

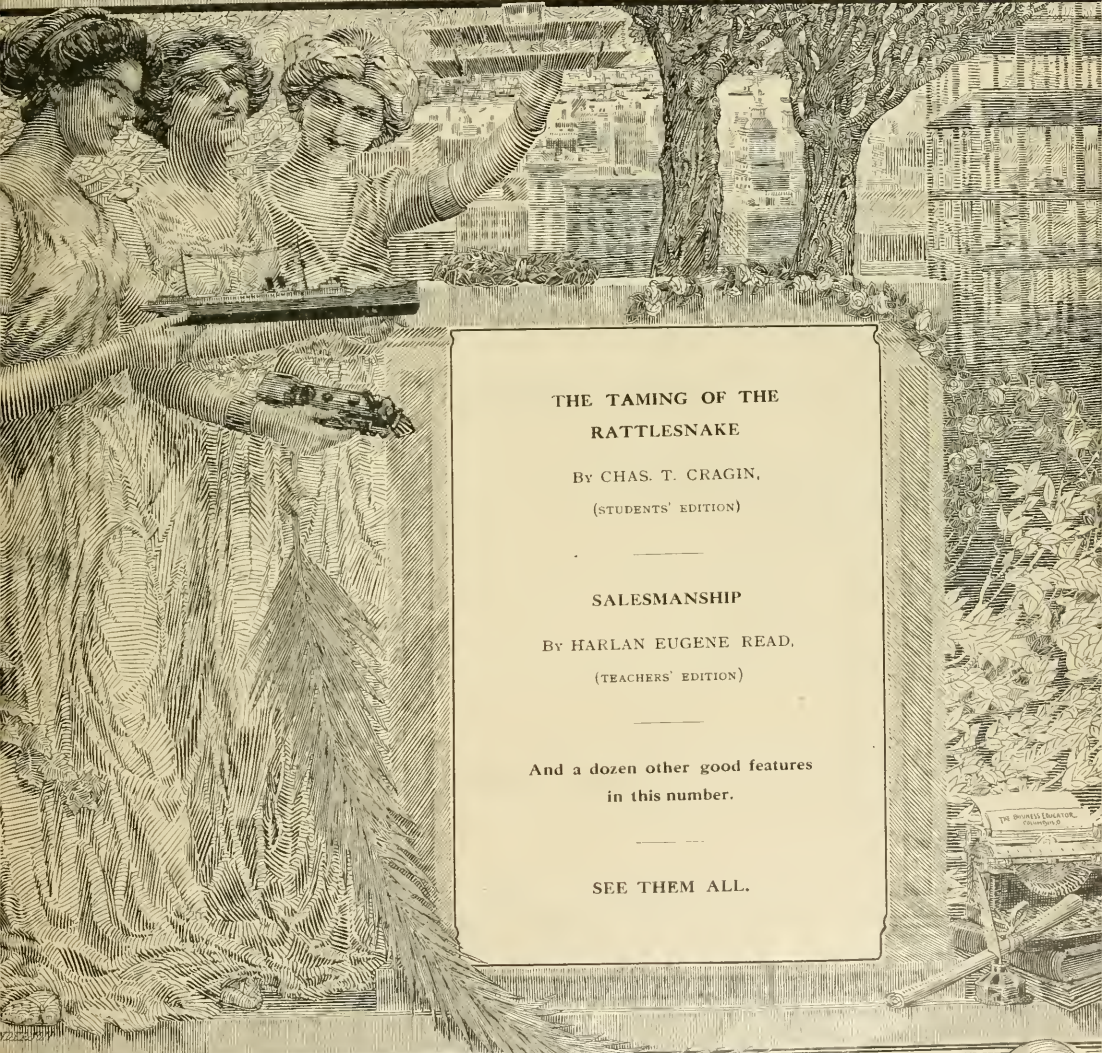
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SEPTEMBER, 1910



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May 4, 1910.

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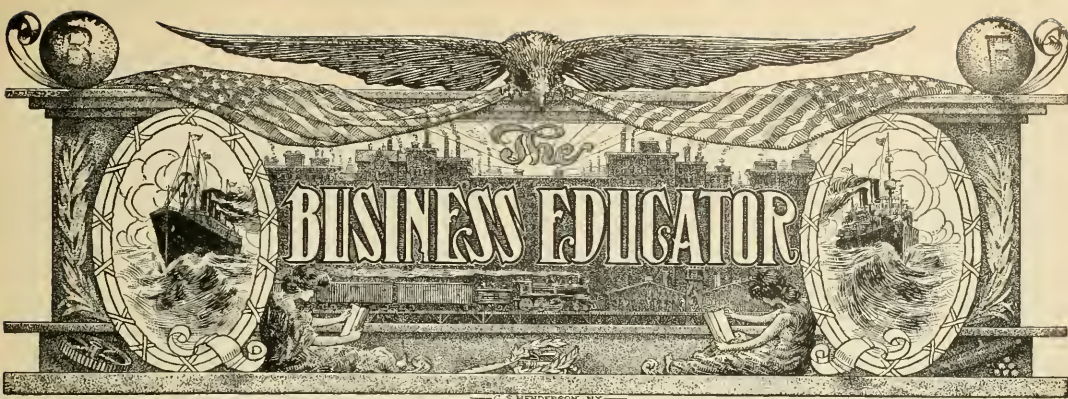
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VOLUME XVI

COLUMBUS, O., SEPTEMBER, 1910

NUMBER 1

THE BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, Editor
E. W. BLOSER, Business Manager

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The *Business Educator* is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and further the interests of those engaged in the work, in private as well as in public institutions of business education.

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Rates to Teachers, Agents, and Club Managers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

THE OUTLOOK.

The outlook for commercial education never seemed quite so promising as at the present time.

Educational Associations, state and national, all emphasize the need of the practical in all subjects. Not to the exclusion of the cultural, but in conjunction and on a par with it. So that from this on the literary and cultural will not occupy alone the platforms of our graduation exercises.

And commercial education, championed by a few courageous, far-seeing souls upwards of a half century ago, was the first keynote that sounded the death knell to the education which catered to the cultured few.

It is now our opportunity, if we measure up to it, to stand shoulder to shoulder with educators in other lines. To do so we must lengthen and strengthen and intensify our courses of study, and our teachers must qualify thoroughly and broadly as well as technically.

Let us move onward with the times.

A WEE BIT PROUD.

Yes, we confess that we are pleased with the lesson and other features

begun in this number. Wonnell's lessons in Ornate Penmanship, Olson's lessons in Roundhand and Strickland's lessons in Engrossing and Illumination are high in grade and practical in character.

We have had many words of appreciation from the most competent men in our profession in reference to Mr. Doner's lessons in Business Writing, and Mr. McGhee's lessons will likewise speak for themselves.

They are for your enjoyment and benefit, and for your many pupils.

THE PROFESSIONAL OR TEACHERS' EDITION OF THE B. E.

Contains a most valuable series of contributions on Accountancy by C. C. Jones, Rapid Calculation by C. E. Birch, Law by Frederick Juchhoff, Typewriting by Miss Clara M. Johnson, English by Louis J. Mangenis, Advertising by H. E. Reed, and other timely articles by well-known men in our profession.

As a teacher, principal or proprietor you cannot afford to miss the mental menu thus prepared by the chief chefs in their lines. And the good things mentioned continue throughout the year.



Now appearing in THE BUSINESS EDUCATOR are certainly being appreciated if we may judge by words and subscriptions received. A well-known penman truthfully says: "I fully believe such inspiring examples as you present from those masters have developed many to a point that plain business writing alone never could. This is a practical age, but what is life without some sentiment?"



You Never Can Tell

CHAS. T. CRAGIN,

Prin. Thompson's Business Institute, Holyoke, Mass.

THE TAMING OF THE RATTLE-SNAKE.

Rock Vally is a little suburb of Holyoke, where there is a grocery store and a blacksmith shop and a cluster of farm houses not very widely scattered. Among the farmers who inhabit that locality is Oswald Neetsman, a sturdy young German who likes to hunt and fish, and who enjoys life generally.

Last year Oswald was out fishing, and as he clambered over the rocks along the brookside, he heard the sharp whirring rattle which announces the presence of America's most dangerous serpent. He soon discovered the rattlesnake, for we have quite a good many of that species in the rocks and ravines around Mt. Tom.

Oswald at once proceeded to cut a forked stick, and without much difficulty, he captured the rattler. He was not afraid of him, and pinning the big fellow down by his neck with the stick, he got his hand around him under the head, and brought him home in triumph.

Oswald made up his mind that he would bring that snake up in the way in which a snake should go and give him an education, and he proceeded to do so to the admiration and terror of the neighborhood, for it was his custom, when he made a call, to take his snake along with him. He would put him in his pocket, and at one of the afternoon teas given by the ladies of Rock Vally it was not an uncommon thing to see Oswald pull out of his pocket, instead of a handkerchief, a three-foot rattlesnake.

He taught the snake to crawl around over his shoulders and twine itself under his arms and rub its ugly face up against his own. And he got so well acquainted with him and the neighbors got so well acquainted with him that there was not a German gathering of any kind that did not include Oswald and his rattlesnake among the guests. He was indeed an accomplished, versatile and well mannered snake as anybody could ask to have in the family, but he was a *rattlesnake* just the same.

The other day, Oswald brought him to Holyoke. I suppose he thought the snake needed a metropolitan experience. Thus far he had been only a plain country snake so he brought him into Holyoke. It

seems he had been trying to extract the poison fangs from the snake and, as he had no better tools than a hammer and a pair of common pinchers, it is probable that he didn't do a good job and that he made the snake's jaws ache. At any rate, when he got down on Dwight Street and undertook to show of his pet, the snake gave him a good vigorous jab in the arm with his fangs and Oswald at once realized that he had been bitten by a rattler.

He knew what to do, or at any rate he thought he did, for he at once sucked the venom out of the bite to the best of his ability, went to a drug store and bought a quart of whiskey and put him self outside of it as quickly as possible. The whiskey didn't stay with Oswald, but the snake bite did and the doctors told him he had better put for the Pasteur Institute at N. Y. He didn't have the money to do this nor did he have the inclination and the result is that he now lies in bed with an arm the size and color of a good old black stove pipe and it is a very safe thing to bet that if Oswald gets well, as seems likely, he will not again bring his snake into the city.

Now I have no objection to a *man* taming rattlesnakes if he wants to. There are some good things about a rattlesnake. He is different from some human beings who bite you, for he never does it without warning. He always tells you that he is there and ready for business and, if a man gets killed fooling with a rattlesnake, I don't see anything out of the way in that. The fool killer has more business than he can attend to any way and, if the humble snake can help out a little, that is a good thing. But I don't like to see *girls* playing with rattlesnakes and that is a very common experience, if one looks closely. If you don't believe it I can prove it easily enough, and to do so I am going to tell you rather a grim little story of what happened to a very pretty girl I knew a number of years ago when I was young in business college life, and it all came out of her effort to tame a rattlesnake.

THE COMING OF THE GIRL.

What a pretty girl she was! Not one of your bleached out city girls, but a rosy cheeked, healthy country girl from the north part of the state, somewhere. Her father was a well-to-do farmer up there, and she came

down to business college not because she was very anxious to get a job, but I suppose she had some interest in business matters and she wanted to go to school for a few months and see what the city was like, and her father was glad to have her learn enough about bookkeeping to keep track of his large farm interests. So she came down and we were glad to see her, for she was a pleasant girl and soon made friends among her fellow students and teachers. The last girl in the world you would think would take to taming rattlesnakes. She was not a brilliant scholar and was inclined to be more interested in the social affairs of the church she attended than she was in bookkeeping and other business studies, but she did well enough and was so good looking and so good natured that we all liked her and longed for more of her kind.

THE REVIVAL

It was the winter of the great Moody and Sankey Revival. Moody was in his prime and so was Sankey, and what a revival it was. It seemed as if the whole city went revival crazy. There were two or three meetings every day in the theaters, and the churches were packed to the doors day and night.

There must have been a dozen preachers and singers in the band that awakened the whole city that winter and made people think of the future as they had not thought before for many years. There were two hundred singers in the great choir that gathered on the platform of Smith's Opera House, and right up front among the sopranos was Our Girl from the country, for she was a member of the "King's Daughters" or the "Society of Christian Endeavor" or something of that kind at home and she sang in the choir up there and she fell heart and soul into the revival meetings which were something new to her and appealed strongly to her emotional nature. And indeed it was enough to impress much less emotional human nature than this sympathetic country girl to hear that strong, earnest and sincere man, Moody, talk of salvation to sinners through the Cross, and to listen to the thrilling tones of, "The Ninety and Nine," or "Nothing But Leaves," poured from the lips of Sankey, greatest of singing evangelists.

We all went to the meetings more or less, but Our Girl from up North was simply carried away by them.

THE RATTLE-SNAKE

When a great revival sweeps a city and the net of salvation is thrown over the ship's side into the tide of humanity, some queer fish are gathered in, and so it was here. Drunkards and thieves and prostitutes were



side by side with men and women of wealth and culture and refinement at the mourner's bench, seeking to be saved or making inquiries, and among the band of volunteer workers was Our Girl who, a good church worker at home, was easily led to join in the work with her city church friends and there she met The Rattlesnake. He didn't look the part at all. On the contrary he was rather a good looking young fellow of the hair oil and red necktie type of young man that is so attractive to a certain class of young women endowed with more heart than brain. He had been a roving, ne'er-do-well since he was 15 and the vices that he didn't know all about were few, but they had not yet stamped their mark on his rather good looking face, though one accustomed to reading human nature, could see the lines of sensuality about his rather weak chin and around his shifty eyes. I don't know whether he professed to be saved or not and I don't think Our Girl was especially impressed by him but she came to know him and he certainly was much impressed by her as later events showed only too clearly.

TAMING THE RATTLESNAKE

In due course of time our girl graduated and went home to spend the summer on her father's big farm where many men were employed; and there a few weeks later, appeared Frank Duval, as we will, for convenience sake, call The Rattlesnake. In his wanderings he had done a little of everything and when he applied for a job on the farm and it was known that the daughter knew him in the city and met him at the revival services he was made welcome and given a place among the helpers on the big place. He knew the ways of the world and the ways of women only too well, this degenerate, and he was soon almost one of the family. He dressed well and could sing, and on Sundays, day and evening, he drove the women to church and took part in the services with his shifty eyes always on Our Girl, who was much interested in him.

The men didn't like him. Men never do like the kind of men who read filthy books and carry obscene pictures in their pockets. A rough, drunken scamp, quarrelsome and dishonest and villainous, will sometimes be popular among quiet, decent men, but the degenerate, never. There is something about him that instinctively repels. Well, whatever Duval had been in the past one thing was certain he was madly infatuated with "Our Girl" and it was plain enough to be seen by everybody but her suspicious self. Perhaps she saw it and rather liked his attentions, but she certainly did not return his passion and a marriage with the good

looking city youth was no part of her intention and then there came a swift and sudden culmination.

THE RATTLER STRIKES

It was a lovely Sunday afternoon in late August and golden grain was ripening in the broad fields. The barns were filled with fragrant timothy and clover, fat cattle browsed in the pastures while the granite mountain peaks cast their shadows on the silver mirrowed lakes and all was peace. But the season was waning and Duval's time was nearly up. That afternoon he asked "Our Girl" to go for a little walk with him, not an unusual thing to do in the country, and she consented, and a little before sunset they entered a shady lane that led to the pasture where the cows were kept, she carrying a sunshade and a book in her hand. Just what happened no one knows, but undoubtedly he told her of his passion and she rejected him.

Some passing carriage riders on the country road heard the report of a gun from the direction of the lane, but thought nothing of it and it was not until the early twilight that someone going for the cows found "Our Girl" lying white and still and dead where "The Rattlesnake" had struck her. Her broken sunshade and torn book showed that there had been an attempt to defend herself from an attack before a .32 bullet found its way to her heart.

THE HUE AND CRY

What a horror it was! The papers were full of it and the whole country was up in arms to find the assassin. Hundreds of men searched the woods and hills and descriptions offering a big reward were scattered all over New England and Canada, for when a day and a night of search brought no return, it was thought he would try to reach the Canadian forests and hide in their depths. Scores of tramps were rounded up and some highly respectable characters who happened to look a bit like the printed description, but nothing came of it.

Frank Duval had vanished from sight as completely as if the earth had opened and swallowed him, as well it might in horror at his crime. "Our Girl," poor child, was carried to her last resting place in the peaceful country graveyard where the sod was wet with many a tear from the eyes of those who knew and loved her well in life. And the world moved on just as it always does in spite of grief and joy and birth and death.

Detectives were still on the hunt, for a large reward was offered, but no trace of Duval was found and the tragedy was almost forgotten in the rush of events of every day.

SUSPICIOUS HAPPENINGS

But there were some queer happenings in that quiet country neighborhood where "Our Girl" had lived and died. Cows turned out at night, would be found already milked in the morning. Hens didn't seem to lay so many fresh eggs, and a house nearby was broken open and provisions and canned goods were stolen from the pantry; and one young man in the town who had read detective stories, quit work in the day and began to work at night with astonishing results, for, in the very cellar of the great barn of the father of "Our Girl" he found some fruit cans which had been opened and they did not come from the house either; and in the gray of one early morning he saw a shadowy form steal into that barn and it didn't come out through all the day. The next night a score of young countrymen were watching and then came the end.

VENGEANCE

Again as the acid began to glow with the first sign of coming day, they saw the ghostlike figure steal into the barn, and with a yell they swarmed out of their concealment and closed in upon "The Rattlesnake." A red flame split the darkness and again and again, came the sharp bark of a revolver, answered back by the bang of shotguns as they closed in upon him, and swarmed into the wide flung doors of the barn. They saw him up on the high hay scaffold, and then he slipped, or was hit by a pistol shot, I don't know which, and came crashing down on the barn floor with a broken leg, and they were upon him like hounds on a fox. He fought like a trapped tiger, but it was twenty to one, and they had him bound and helpless in a moment's time, and when they took him to the light in spite of a month's growth of beard, there was no trouble in recognizing Frank Duval.

If he had been in the South or the West there would have been no trial by jury. As it was, men said, "the high beams of the barn would make an excellent gallows." But the North is law abiding, and so he went to the county jail instead, where the doctor set his broken leg, and he told a strange story.

After he shot the girl, in an outburst of insane fury at her rejection of his suit, he went at once to the barn. Nobody saw him, and climbing up on the haymow he burrowed down deep next to the outside boarding. The barn was just across the road from the house, and from an open knothole he could see all that took place, and had watched the funeral as it bore his victim away. The first day or two he did not leave his hiding place, but lived on eggs he

(Continued on page 12.)



Lessons in Practical Writing. No. 7.

C. E. DONER, Beverly, Mass.

Director of Penmanship in Four State Normal Schools of Mass.

Subscribers' writing criticised free. Send specimens to Mr. Doner at above address, inclosing self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.



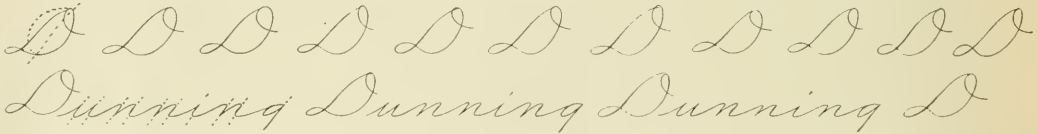
Lesson 82. Review Lessons 6 and 8 before beginning this lesson. For the first line count 1-2-3-4-5-6-loop. Make about 24 exercises a minute. For the O in the second line count 1-2-loop. Close the O at the top and keep the loop small. Stick to this lesson until you master it.



Lesson 83. Review Lesson 81. Study the O carefully; notice the dotted lines for uniform slant. Make the O at the rate of 70 a minute and to the count of 1-2-loop. Increase this number per minute as you become more proficient with the movement. Write from 18 to 20 words a minute.



Lesson 84. Review Lessons 12 and 41. In fact, preceding any one or all of the following lessons on capital letters it is quite necessary to practice movement exercises that seem to bear on the lesson to be practiced. It is necessary to write many lines or pages of this sentence. Write it at the rate of 18 or 20 words a minute. Use a watch for timing.



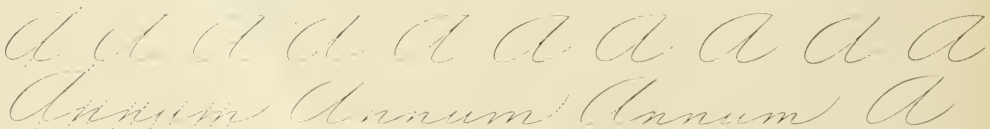
Lesson 85. Review Lesson 12. Make from 60 to 70 D's a minute. Write the word at a good rate of speed. Notice dotted lines for uniform slant of D and small letters. For the D count 1-2-3; or, 1-2-loop; or, down 2-loop.



Lesson 86. Practice the D before writing the sentence. Stick to the sentence until you can write it well at a good rate of speed.



Lesson 87. Retrace 5 or 8 times for the exercise. Do not use the fingers in making A. Count 1-2-3-4-5-6, 1-2-3; or, 1-2-3-4-5-6, capital A. Drill with a rapid, light movement. Close the letter at the top, and curve the ending stroke by lifting the pen quickly from the paper. Practice the A alone to the count of 1-2-3; or, 1-2-light; or, 1-2-quick.



Lesson 88. For the A count 1-2-3-curve. This is the way the letter is made when a small letter is joined to it. Write the word with a good, free movement.

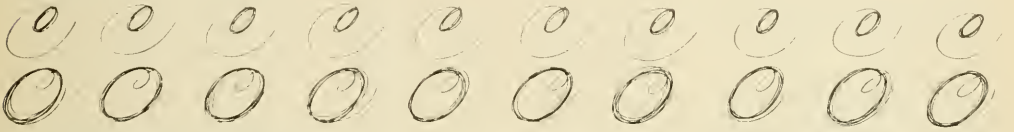


Allen owns the mill on the hill.

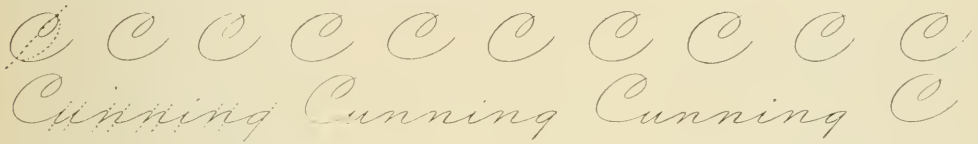
Lesson 89. Write the sentence over and over until you can write it well. Keep up speed of 18 or 20 words a minute.

Lesson 90. Review Lessons 26 and 87.

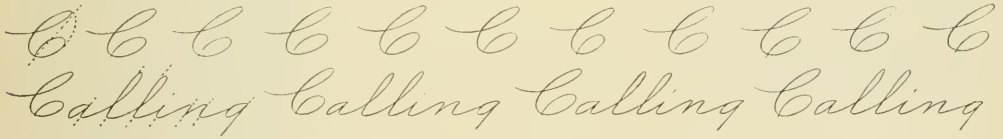
Lesson 91. Review Lessons 5, 6 and 7.



Lesson 92. Review Lesson 8 before beginning practice on this lesson. For the first line count 1-2-3-4 circle; or, 1-2-3-4-swing. For the second line count 1-2-3-4-5-6. In ending the letter or exercise, lift the pen while in motion—this makes a light, pointed line.



Lesson 93. Review Lesson 81. For the C count 1-2; or, 1-swing; or loop-swing. Notice dotted line for slant of letter. Write 14 words a minute.



Lesson 94. This letter is a practical business style. For the C count 1-2-3; or, 1-2-light; or, 1-2-quick. Lift the pen quickly in ending the letter. Write 15 words a minute. Check the pen at the bottom of the l's

Command hand and pen to obey

Lesson 95. Write this sentence at the rate of 30 words a minute. Swing off freely between the letters. Do not space wide in the parts of letters.



Lesson 96. This exercise develops a good movement for the E. Practice it faithfully. Let the movement be light, free and elastic.



Lesson 97. Review Lesson 96 for a few moments. For the E count dot 1-2-3; or, dot-1-2-light. Let the movement be real circular. Write about 14 words a minute.

Lesson 98. Review Lessons 7 and 9.



Lesson 99. For this exercise use a rapid push-and-pull movement. Retrace about half way back and round the exercise at the top. Count by repeating rapidly the word "one" for each downward stroke, and make 2 exercises in five seconds.



Cragin's Rattlesnake Story continued
from page 9.

found in the barn. After that every night he went out and in the orchards found fruit, or milked a cow if he wanted milk, or broke into a house for provisions.

He made no effort to escape from the neighborhood even after weeks had passed. Something held him to the scene of his crime, and he could not go away.

RETRIBUTION

There was a plea of insanity I believe, and perhaps he *was* mad. I suppose all degenerates are, in a sense, but that was before the day of 'brainstorms' and he was no Harry Thaw, with a million, and so he went to the gallows, and that was the end of "The Rattlesnake" so far as this world is concerned, but there are plenty more of his type, or I would not have written this sadly true story.

THE MORAL OF IT ALL

This is not a pleasant story, but if it leads one girl to hesitate about making the acquaintance of one of that class of young men which is growing larger all the time in this age of nerve wrecks and drug fiends and moral and physical degenerates, it will be worth while. "But," someone says, "no sensible girl does this". Alas! again alas! some very bright, sensible girls *do* make the acquaintance of this

kind of men, with most disastrous results. There is to be found in every city and town a class of young men that *men* have no earthly use for.

They know them for what they are. Generally they are well dressed and with manners above the average, and invariably they are favorites with women.

Since I came to this town, three years ago, no less than three young women of good character and reputation have been shot, two of them fatally, by men of the Frank Duval type. One of the most attractive and brightest and most intelligent girls

in Smith College was shot dead on the campus of that institution by this kind of man last year, and you can hardly pick up a newspaper the country over, but that you find some instances of a similar nature.

There is danger, and a young girl should be extremely careful about making the acquaintance of men whom they know nothing about, except that they are of attractive appearance and pleasant manners. The *Rattlesnake* is dangerous, but the domesticating of that serpent is safe compared with the acquaintance of the degenerate.

A B C D E F
G H I J K L
M N O P Q R
S T U V
W X Y Z
G. E. Gustafson
1234567890

April 2.

By M. G. E. Gustafson, Penman. Inter-State Commercial College, Reading, Pa.

\$3800⁰⁰

Milwaukee, Wis., Feb. 7-07
Union Trust Company.
Pay to the order of J. B. Courtney & Co.
Thirty Eight Hundred - Dollars
C. W. Baird & Co.

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Boston, Mass., Jan. 5-06
Received of J. E. Pease & Co.
One Hundred Forty Dollars
To apply on acct.
L. Wegner & Co.



BUSINESS WRITING No. 1

E. H. MCGHEE,

Stewart-Large Business Institute, Trenton, N. J.

Specimens criticised by Mr. McGhee if self-addressed postal is enclosed

INTRODUCTION.

It is well, no matter how far advanced you may be in writing, to pay



close attention to a few general directions regarding position, movement, etc. You may become a fine business writer if you will faithfully follow every detail of the instruction. It means hard work, and it is always best to have a regular time for practice. In sending your work for criticism, please send the following, which you may write before doing any work on these copies:

Your Place, State, Date.

*E. H. McGhee,
Trenton, N. J.*

Dear Sir:—This is a specimen of my best business writing.

*Very truly,
Your Name.*

MATERIALS

"A workman is known by his tools." Time is wasted in using poor pens, ink, holders and paper. Procure the best that money can buy. I prefer to use No. 604 Gillott, or if you are in a school, use the pen that your instructor suggests. Use a paper having rather a smooth surface. A cork or rubber-tipped penholder is best and should be of a medium size. Any good ink that flows freely from the pen is recommended.

POSITION OF THE BODY

The position of the body, as well as the hand and pen, is of the utmost importance. Sit square in front, with both arms resting on the table, as shown in the illustration. Do not lean too far forward, or bend over your work. Keep the eyes from twelve to sixteen inches from the paper. Sit close to the table, but do not lean against it. Keep the feet flat on the floor with the left foot a little in advance of the right. A direct front position should be maintained at all times.

POSITION OF THE HAND

The position of the hand and the manner of holding the pen are shown in the accompanying illustration. Hold the pen so that the wrist is nearly flat, thus bringing the penholder over so that it points about over the right shoulder. Let no part of the hand or wrist touch the paper except the third and fourth fingers, and these as nearly as possible on the nails of the two fingers. The penholder should be held about at the knuckle. Do not grip the holder.

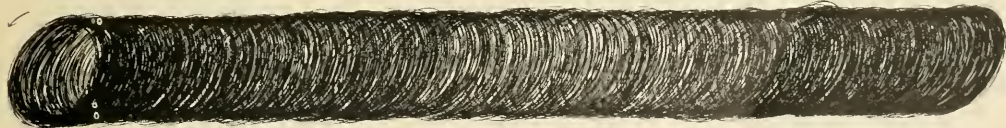
Movement

The acquiring of a free arm movement is the foundation for a business style of writing. The arm should rest its weight upon the desk and move on the muscular portion below the elbow as a kind of pivot without sliding the sleeve on the desk. The movement exercises in the first copies are intended to enable the learner to acquire freedom of movement before the more difficult copies are reached. Spend considerable time on these exercises at the beginning, and I will guarantee that you get good results.



COPY 1. Here we begin to use ink, but keep on reading, studying and thinking. The compact oval exercise is two spaces high. It consists in moving the arm in and out of the sleeve, and in rolling the arm on the large muscles near the elbow. Now is the time to lay a good foundation. A *free movement*, *light touch* and a *good position* are essential. Count for each down stroke, repeating the words "one," "round," "down," and at the same time retain the rhythm. Begin slowly at first and gradually increase the speed to about 200 down strokes a minute.

COPY 1.



Now is the Time to Club the Business Educator



COPY 2. This is the indirect ellipse. Let the movement be *light, free and elastic*. Use the same count as in the above copy. Do not make any ink puddles. Work rapidly.

COPY 2.



COPY 3. In the first line of the work, retrace the oval 8 or 10 times for each exercise, making the large ellipse and then finish with the smaller ones. The exercise must be uniform in slant. The second, you may make between the lines and increase the speed, counting the same as you did on the larger oval.

PLATE 3-a.



PLATE 3-b.



COPY 4. This is one of the most valuable movement drills in our practice work. It consists in pulling the arm in the sleeve and then allowing the muscles of the arm to relax to their normal position. Be sure to keep the pen on the paper and move the arm rapidly in and out of the sleeve, making the lines fine and close together. Count the same as in the above copies.

PLATE 4-a.



The next two lines will serve as a review. Practice all the work carefully. Some one has said, "Practice makes perfect," but I like to add a little more to it and say, Careful practice makes perfect. Now, I would like to see everybody at work. Think while you practice and practice while you think and there will be no loss of time.

PLATE 4-b.

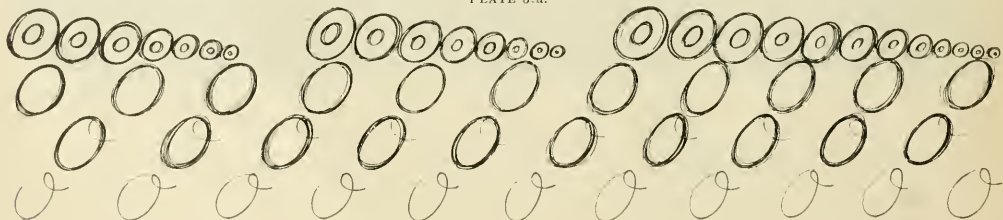


PLATE 4-c.



COPY 5. Make the first oval fill the space between the two blue lines, then gradually reduce until the very small ovals are made. Then fill in the center, but do not retrace as many times as you did on the first ellipse. In the second line, retrace each oval 8 times and try to keep them the same distance apart. The capital O is a favorite letter, for the reason that in itself it is a valuable movement drill. Go around the oval 7 times, and then turn and finish with a short UPWARD swing. Do not let the finishing part be too long. Count for the single O, 1-2-1-2. Count on the down strokes.

PLATE 5-a.





Baltimore, Md. Mar. 17.
 Mr. R. M. Browning
 City.

Dear Sir: Practice that you may succeed and not merely to kill time. with the hope that the result will come without hard work.

There never comes a time when great care is not needed to write well.

Yours truly
 J. L. Gilbert

A certificate winning specimen by J. L. Gilbert, Sadler's Bryant and Stratton Business College. Baltimore, Md., J. E. Plummer and R. M. Browning, teachers of writing.

A B C D E F G H I J K L M
 N O P Q R S T U V W X Y Z

Business capitals by Miss C. V. Baker, student in Heald's College, Oakland, Calif., R. W. Decker, teacher.

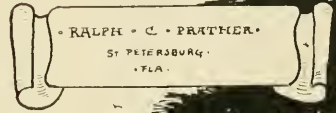
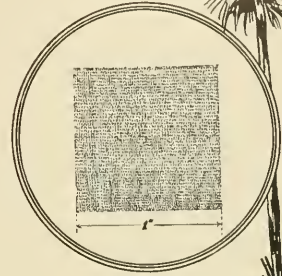
A B C D E F G H I
 J K L M N O P Q R
 S T U V W X Y Z

Here is a set of business capitals as they fell from the pen of A. D. Taylor. They are wonderfully business-like and yet accurate and graceful. See how near you can come to them in freedom and accuracy.



"These are my best friends" said the wise young man starting out in business life.

3,000
FIGURES



This unique specimen is reproduced the exact size of the original. The figures blurred somewhat in reproduction. It is the most successful reproduction we have ever seen presented in a penman's paper.

By Miss Beatrice Dennis, student, Bradford Business College, A. H. Stegenga, teacher.

Q B C D E F G H I J K L M
N O P Q R S T U V W X Y Z

A line of my business writing-

O. L. Rogers

By Mr. O. L. Rogers, the efficient supervisor in the public schools of Ft. Wayne, Ind.



EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Conventions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

MANUAL AS WELL AS MENTAL.

The average teacher in our elementary school knows more of the mental part of writing than she does of the manual. Moreover, she knows more than she can demonstrate. That is to say, she knows more of form than she can execute, having studied the art more than she has practiced it.

The form part of writing is the intellectual part, and can be acquired by study comprising observation, analysis, comparison, criticism, etc.

The execution of writing is the manual part, and can be acquired by practice, study, repetition, conscious direction, etc.

As teachers of writing we will do well to emphasize the manual element of writing in order that it may receive equal attention with the mental phase.

Study must be supplemented with drill. Not slavish imitation of form by slow, old-time drawing methods, but by intelligently directed activity, first in the form of exercises, second in the form of letters, and third in the form of words.

We must train our teachers as well our pupils to *look*, to *think* and to *act*. Omit any one of these elements and failure results. The copy-book has defeated rather than stimulated thought and has hindered rather than encouraged action.

But thousands of teachers are falling into line and teaching arm movement with an interest and enthusiasm and skill that is surprising and inspiring.

INTEREST IN PRIMARY GRADES.

Generally speaking, all tasks are more easily managed if the doer is interested in the doing. The old saying "You can lead a horse to water, but you can't make him drink" was given quite a jolt when the old farmer added "Did you ever try salting the horse first?" Teachers engaged in public school work should provide themselves with a liberal supply of "salt." Primary pupils expect something new each visit, or with each new lesson. If this interest can be guided along the line of the lesson the work is much more lasting and easier. In developing the "big letters"—capitals—in grades one and two, I find the "Nonsense Alphabet" and "Alphabetic Gems," very helpful. Thinking that perhaps this might be interesting to the readers of the B. E. I give below a stanza from the "Nonsense Alphabet" for A, and one from the "Alphabetic Gems" for K.

A was an ant
Who seldom stood still,
And who made a nice house
In the side of a hill.
Nice little ant!

Kind hearts are the gardens,
Kind thoughts are the roots,
Kind words are the blossoms,
Kind deeds are the fruits.

Many of these "Alphabetic Gems" are from the pens of Alice and Phoebe Cary. The "Gems" and "Nonsense Alphabet" are given in full in the Child's Calendar Beautiful.

J. H. BACHTENKIRCHER,
Supr. of Writing, Lafayette, Ind.

"Scientific Touch Typewriting" is the title of a new book by E. E. Gardner, published by F. H. Bliss Publishing Co., Saginaw, Mich. The book is substantially bound in cloth-board covers, with flexible back, and is printed with red border throughout. It is profusely illustrated with charts and typewritten exercises. The advanced part of the work contains a large number and variety of business forms and other exercises, such as the typist is called upon to do when entering various offices.

Part 1 develops the keyboard and gives a thorough drill on common words and figures, and introduces phrasing. Part 2 gives practice on words, phrasing, literary extracts and tabulating. Part 3 takes up actual business and carries the student through four leading branches of commercial work.

The book bears evidence of much careful, unrelenting labor. The author has had extensive and valuable experience in teaching and reporting, and the work therefore seems to be in accord with the title—Scientific.

PARTIAL CONTENTS

For the Professional Edition of
the Business Educator for
Sept., 1910.

THE SQUARE DEAL, L. L. Williams,
Rochester, N. Y.

ACCOUNTANCY, C. C. Jones, Dunkirk,
N. Y.

BUSINESS ENGLISH, Louis J. Mageniz,
New York City.

RAPID CALCULATION, C. E. Birch, Lawrence,
Kans.

TYPEWRITING, Miss Clara M. Johnson,
Moline, Ill.

SALESMANSHIP, Harlan Eugene Read,
Peoria, Ill.

COMMERCIAL LAW, Frederick Juchhoff,
Chicago, Ill.

CONVENTION REPORTS

REGISTRATION OF PRIVATE COMMERCIAL SCHOOLS.

NEWS ITEMS, CATALOG NOTICES, ETC.

KNOCK AT THE DOOR OF
Opportunity

IF YOU WOULD HAVE IT RETURN THE CALL.



EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editorial frost on our part, may be responsible for anything good failing to reach the public. Let us bear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

THE EDUCATIONAL SQUARE DEAL.



The following contribution from Mr. L. Williams, Rochester, N. Y., is in response to a request from the Editor for an expression of opinion upon any phase of commercial school work which might

come under the above heading. We have another article from the same source which is worth looking forward to.

Perhaps you, progressive reader, have a "message." If so let us have the pleasure of reading and profiting by it.

EDITOR.

MR. EDITOR:

I am puzzled as to just what you mean by "The Educational Square Deal." It seems to me that a square deal in education possesses all the characteristics of any other square deal, and that the idea in its essence must rest on no less secure foundation than the Golden Rule.

One of the first questions that naturally arises in this connection is the old, old one of seeking to discover a young person's natural tastes and ability before attempting to dictate or suggest a course of study for him. It would be manifestly difficult to do this in every case and especially with immature pupils, but it is a matter that should be given serious consideration by parents and teachers. The boy's predilections are seldom so clearly marked as to make it safe to give his education any particular trend until his general school training is well advanced, and in many cases it is fortunate that that is so. Sometimes, however, natural inclination is so strongly and definitely marked that its recognition becomes a duty that teachers and parents should not ignore and will not ignore if they have the discernment to apprehend the conditions and sufficient interest in the child to be guided by them.

The pupil may be so lacking in ability to acquire knowledge of the ordinary branches in the common school course as to be rated as a dull boy, yet he may have a scientific or mechanical bent, which, if discovered and fostered, might cause him to

become distinguished above all the other members of his class. A celebrated teacher related to me the story of the career of a man who, as a boy, was the despair of his parents and teachers. It seemed impossible to awaken in him the slightest interest in school work. He could not be taught to read or spell even, and while he appeared bright enough in some respects he was being rated as a deficient child. Finally his teacher in a fit of desperation asked him what he liked. He replied that he liked frogs. The teacher asked him what he knew about frogs, and finally went to a pond with him where the boy had spent hours and days studying the habits of frogs, and discovered that the boy knew a great deal about the subject. This knowledge gave the teacher a hint that possibly the boy was an embryo naturalist. He accordingly procured works on natural history for the boy which interested him to such a degree that he became ambitious to learn to read that he might peruse the books. Later he discovered that to gratify his passion he must have other knowledge to be acquired in the schools. The result of it all was that that dull boy became one of the world's greatest naturalists.

Teachers can make no greater—no more tragic mistake, than to permit a young man or young woman who may have ability that will enable him or her to make a conspicuous success in some other line to spend his or her valuable preparatory years on a course of study the pursuing of which must end in failure. There is no sadder spectacle than a disappointed life. Parents and teachers have wrecked many lives which might have been useful, prosperous, happy and possibly distinguished, by persistently and stubbornly trying to fit round pegs into square holes.

Commercial teachers have not been the only nor chief sinners in diverting young people from courses for which by nature they were fitted. We can all recall men who have struggled through reputable colleges or famous universities, enduring hardships, privations and stress that would have vanquished less resolute souls, only to find that they would have been more successful units in the great world of endeavor if they had learned a trade or remained on the farm. We all know men who have taken law

courses after university training and have found themselves not adapted to their profession and clientless after the one available period for preparation had passed forever. Many a young man has been encouraged to believe that he had received a call direct from heaven to go out into the world and preach the gospel, and after untiring effort and untold sacrifice has found himself pulpless, or compelled to preach at a beggarly stipend, and with no evidence that he is accomplishing tangible results for the Master's kingdom.

Shorthand teachers are able, I believe, to judge more accurately of the prospects of the success of those who apply to them for instruction than are most other classes of teachers. So much depends on preparatory education, quickness of perception and manual dexterity in acquiring a working knowledge of shorthand that deficiencies in these respects are easily and quickly detected.

It is obvious that no conscientious teacher will long retain a pupil who is manifestly unfitted or not adapted to the work he has undertaken unless circumstances are exceptional.

The decision as to whether an applicant shall be received or retained as a pupil should rest on the answer that can be made to the question "Will it pay him to attend?" If it will not pay the pupil it may be safely assumed that it will not pay the school. Right here is a fine opportunity for an application of the Square Deal in Education.

L. L. WILLIAMS.

H. E. Adrian, a graduate of the Oberlin, Ohio, Business College, and later a well-known commercial teacher in Cleveland and in the Albany, N. Y., Business College, gave up his work in Albany soon after the first of the year, because of ill health, and went to Denver; but he delayed the change to a more satisfactory climate a little too long. He died in Denver about the middle of May, and in his death the profession lost a gentleman, a superior penman, and an excellent all-round teacher. His brother, Mr. J. W. Adrian, of the College of Commerce, Minot, N. Dak., has recently purchased from Mr. L. A. Arnold, of the Central Business College, Denver, Mr. Arnold's branch school at Greeley, Colorado.



ACCOUNTANCY

C. C. JONES, Dunkirk, N. Y.

Teacher, Public Accountant and Auditor.

COMMENT BY THE WAY.

During the past year, I received many letters from Commercial teachers and bookkeepers who were desirous of improving their knowledge of Accounting and it was a pleasure to me to know that my contributions to *THE BUSINESS EDUCATOR* were appreciated. To my personal knowledge, several have taken up lines of study that will greatly benefit them and the institutions with which they are connected.

Letters came from nearly every state in the Union and some of my correspondents have been kind enough to say that they have been able to make good use of hints and advice given.

I shall be glad to hear from many new correspondents this year and I hope that my old friends will continue to send in their inspiring communications and suggestions. If you have any questions to ask regarding the articles or Accounting in general, don't hesitate to write me. Last year some teacher sent in problems which they had worked out along the lines of the articles, with the request that I look them over and give my opinion of their work and methods. If anything is not perfectly clear, let me hear from you.

LET US KEEP ALWAYS IN MIND

that the day of the jack-of-all-trades is no more and that only the trained specialist is in demand. Great corporations are scouring the country for men of brains, training and ideas and the young man who has this combination has a brilliant future. One fault with most of us is that we are not willing to begin at the bottom; we want the general manager to step aside and give way to us before we have proven our ability. Don't be backward about a minor position if you have the right kind of stuff in you. They can't hold you down if you are willing to fight to get up. You'll be surprised how soon people will make way for you if you have fighting blood by training and common sense.

The Accounting departments of the large corporations offer good openings for men of ability and any number of instances may be cited where these positions have led hustlers to the top in an almost incredibly short time.

Commercial teachers, as a rule, are better paid for their work than are teachers in other lines. The commercial teacher must first of all, have a sound general education, and after this, he should be a specialist in the line. The best teachers are those who have had some business experience also. This condition may be fulfilled by the energetic teacher who will study public accounting and follow this line of work during his outside hours and vacations. The writer has all of his outside hours filled with engagements in all lines of business from periodical audits and bankruptcy cases to systematizing and opening new sets. All of the summer vacation with the exception of a few days' fishing, he has put in systematizing a large brewery from the purchasing of materials to marketing the product and collecting the bad debts. And if any one wants to find how haphazard and extravagantly a business may be run and still make money, let him see the inside workings of an ordinary brewery, one run in the old fashioned way. In a later article, the principles of system installation will be discussed.

SINGLE ENTRY

Many lines of business still keep their books by the Single Entry system, and when the business is owned by an individual and is not of sufficient size to employ a first-class book-keeper, this may be satisfactory. In some cases, it is not advisable to change to double entry if the system followed keeps an accurate record of the accounts and notes receivable and payable and the cash.

However, when it is possible to have a good book-keeper, it is generally best to make use of the more modern method. This necessitates the use of at least the Journal and Cash-book for original entries and the ledger for the summary of final entries. From these may be evolved whatever more complicated forms may be considered necessary for the best exposition of the facts which it is desired to bring out. In my opinion, the simplest system which will do this should be used. I have no patience with systems which require so much red tape and intricate skill that it is necessary to call in an expert periodically to untangle the difficulties. The books which the business man wants are those which he can understand and which will give

him the facts when, and as he wants them.

As stated above, single entry contemplates keeping practically only personal accounts and cash, while in double entry accounts are kept with property and allowance as well. Then it will be seen that if we add to the single entry ledger, the inventories of all property, the notes and other obligations receivable and payable, expenses and allowances due or owing, and make a statement; the excess of the debits over the credits will be the net capital. If the original capital is shown in the ledger, the excess of the present capital represents net gain which should be added to the original. With these accounts opened we have a double entry set of books and the debits and credits must balance.

PROCEDURE FOR CHANGING FROM SINGLE TO DOUBLE ENTRY.

It must not be assumed that all of the accounts in the old ledger are correct, but steps must be taken to prove both the assets and liabilities before they are transferred to the new set. Statements should be rendered to the customers and all firms having accounts against the business should be requested to send complete statements up to the time decided upon for opening the new books. On the statements rendered to customers, the following note may be made with a rubber stamp: "Not a dun; please notify immediately if not correct." By following this method, an audit is made of all these accounts and when once entered, it is not likely that any changes will have to be made as is so often the case when books have not been systematically kept.

It is imperative that correct inventories be taken of all property belonging to the concern. In this the accountant must be on the alert, especially in the case of a corporation or partnership. Discrepancies mean a loss of professional prestige to the public accountant if through his lack of insight, fictitious valuations are placed on any of the property, thus giving the unscrupulous an opportunity to unload on the unsuspecting public. When an accountant opens a set of books, he places upon the statement made at its completion, his stamp of approval and the public has every right to expect that his statement as an outside authority, shall be unprejudiced and correct.

A correct list of all notes must be obtained and if any are interest bearing, the accrued interest should be taken into consideration. Likewise, the discount on non-interest bearing paper should be reckoned.

Insurance and Rent paid in advance are to be figured pro rata. Cash and Bank account must be proved.

(Continued on page 25.)



Business English

LOUIS J. MAGENIS,

Eastman Business Institute, New York City, N. Y.

WHAT IS BUSINESS ENGLISH?

Is there such a thing as Business English? The number of those who take the negative side of this question is fast increasing. But as far as I have been able to discover, those who deny the existence of Business English base their negation upon the argument that English is English, and not even the text book makers can change our glorious language. A parallel argument would be that because wine is wine, there is no difference between Brundy and Champagne. Let me ask if Macaulay could have made good as a collector of accounts; if Ruskin would have been successful as a follow-up writer; or if Carlyle could have "held down" a position as chief advertiser for the house of Kupperheimer. But you will say: "For my part I don't deny the existence of Business English, but if possible, I would like you to tell me what it is."

Well, if you should examine carefully the important letters and advertisements of the best houses, you would find in all of these letters certain similarities of structure and style. You would *not* find in them a dull monotony or a mechanical sameness. You could not fail to be struck by their *unfailing directness, simplicity and clarity of expression; their persuasiveness; the art by which they instill ideas without preaching; their strict observance of certain unwritten laws of courtesy; and a most careful avoidance of unnecessary verbiage*, once the requirements of the above named qualities have been fulfilled. On the other hand, you would find in all these letters an avoidance of or at least no attempt at *literary polish*. You would see that the writers did not concern themselves with classic precedent, or rhetorical device, and that they cared very little for the art of writing as demonstrated by the classical masters. No, the rules and canons of rhetoric are treated by them with indifference, but they never lose sight of the requirements of *absolute precision or unerring exactness, persuasiveness which tells and courtesy which never fails to please*. This is Business English as contrasted with literary English.

But you may say: "If these writers do not observe the rules and canons of good writing, how can their efforts have any pretensions to be called lit-

erature?" Did you ever pause to consider that rhetoric is the product of the masterpiece and not the masterpiece of rhetoric? Some one performs a great feat, whether of body or mind and immediately a hundred people are all anxious to show us how they did it. And so when Shakespeare writes a play, or Homer an epic, we are inundated with a multitude of books of analysis and criticism, the inference, of course, being that if you and I could only see how Shakespeare and Homer *Did it*, we would be able to go right ahead and do it ourselves. Rhetoric then is nothing more or less than an attempt to show us how great men have made master-pieces. It unravels but it never creates, and each new stage of the world's progress will just as surely provoke a new rhetoric as spring will call forth the flowers or winter produce ice. Yes, each new stage of human development has been marked by a new literature followed, of course, by a new rhetoric. First we had Poetry, then history, then the drama, then philosophy, then romance. I do not vouch for my accuracy in stating these changes in their order of priority, but the principal is true, and a cursory study of history on the part of any of my readers will convince them that I am correct in the main. Now the invention of the steam engine, the telephone, phonography and the typewriter have caused humanity to move forward with lightning rapidity, so that we of today are more different in habits, ideals and mode of life from the people of two hundred years ago, than they were from the Ancient Greeks and Romans. Not the least remarkable of these differences is the decline of oratory and the rise of inter-communication by letter. For one letter written two hundred years ago, ten thousand are written today. Embassies, heralds, messengers and caravans are things of the past. Today, the propelling power of the world's machinery is the letter. The typewriter and the postage stamp are kings.

Business English then is the literature produced by the modern facilities for inter-communication. It is true that this literature is still in its infancy, but literature it is, and the schoolmasters sooner or later will be compelled to recognize this fact. The day is not far distant when "Adver-

tisements by Great Masters" or "Classical Follow-ups" or "Smith's Business-Getting Letters" will take the place of the *Morte D'Arthur* or Sir Roger de Coverly for pupils who intend to follow business; when they will be shown the difference, not between a catalectic and a hyper catalectic line, but between a "Letter that Pulls" and a letter that rasps.

The pre-requisites for a course in literary English are a knowledge of punctuation, a good vocabulary, and the development of the Artistic Sense. The pre-requisites for a course in Business English are a knowledge of punctuation, a good vocabulary, and the development of the Business Sense. After that incessant practice and a study of the best models. Of course, you will gather from what I have said that perfection in Business English is the result of years of untiring practice and cultivation. It may not be acquired in the course of a year. There is just as much difference between the product of a master of Business English, and the product of a Commercial Correspondent of the mechanical type (I use the expression for lack of a better name) as there is between the graduation of the typical college youth and Burke's Essay On The Sublime.

The novelist engrosses the attention; the essayist cultivates and charms; the philosopher convinces; the preacher stirs to action. The master of Business English does all these things—not in three volumes, however, but in three hundred words; and if this power of language, this art which compresses in three hundred words the distinguishing powers of the novelist, the essayist, the historian, and the preacher, does not deserve to have a distinct name, then I don't know what does. Yes, the men who write the Business English of great houses deserve to be ranked with and do actually reap the rewards of the great actors, the great authors, and the great preachers. Is not the goal worth striving for?

Do not forget then that Business English is an art, and that artists are not made in a day. Of course, a person of ordinary ability and perseverance may in a year or so become competent as an ordinary writer of Business English, and if the Business Schools take their pupils to this point they have done all that can be expected of them. But it is always well to remember that at the present day no one who wishes to succeed in business can afford to neglect this art. We live in the reign of the letter and the advertisement, and the day is not far distant when a man's success in business will be largely in proportion to his proficiency as a writer of Business English, and when those who are foolish enough to neglect this art will be condemned to occupy the lower places all their lives—to be the "hewers of wood and the drawers of water" of the Business World.



METHODS OF TEACHING

RAPID CALCULATION

C. E. BIRCH,

Haskell Institute, Lawrence, Kans.

Planning the Campaign.

While the articles contributed under this head are a continuation of the series begun in *THE BUSINESS EDUCATOR* last year, it is thought best to introduce the work of the new school year by making a general survey of the field.

Every teacher of this subject should enter upon his duties this fall with a clear-cut idea of (1) the length of the course to be given, (2) the topics to be included in the course, (3) their relative importance or weight, (4) the proper order of development of the lessons, (5) the style or method of treatment, (6) the text to be used, and (7) ways and means for supplying proper supplementary practice work.

It is true that classes differ, and that more can be accomplished with some classes in a given time than with others under like conditions, but this does not excuse the teacher from outlining his work in advance any more than a general would be excused from entering upon a certain campaign without a clearly defined idea of what he intends to accomplish. Some plans may be found impracticable, but the wise teacher, the wise general and the competent business manager are always ready and resourceful, prepared to meet changing conditions.

The length of the course must be determined by the character of the school, the time required for graduation, the time that can be devoted to the subject each day, etc. From four to six months is the time usually allotted to this subject. If possible, however, short daily lessons covering a longer period of time should be provided for.

The subjects of arithmetic and rapid calculation are inseparable, one and the same, but they need a different method of treatment, and for this reason are usually taught in separate periods. The only other method that is feasible is to devote a given portion of the arithmetic period to quick, snappy work in rapid calculation. The separate period is more satisfactory in every way, however. The object of the arithmetic class is four-fold: to develop (1) observation, (2) memory, (3) concentration, and (4) reasoning. This may be done in such a way as to impart much useful knowledge, i. e., the knowledge of business customs, and that is why we designate the arithmetic we teach

commercial or business arithmetic. But instruction that does not emphasize the four objects of mathematical instruction which we have mentioned will fall short of true teaching. The work of the arithmetic class is necessarily deliberative. Time is taken for discussion and for the thorough establishing of principles. It is here that the student obtains an intellectual foundation for practical work.

The rapid calculation class is to the arithmetic class what the dictation class is to the shorthand class. One establishes principles, the other reinforces them by abundant practice and application of the principles. They must work hand in hand. The methods used in one should not be antagonistic to those used in the other. The work should overlap and correlate. The point to be kept in mind here is that there should be a time and place for vigorous, energetic drill in handling the simpler processes of arithmetic, where the aim should be to develop accuracy and rapidity. In order to do this, problems that involve sustained attention and reasoning are not used. A certain principle or rule has been developed. Problems are then given for practice in that rule. They are very simple at first, requiring merely that the student exert himself to the utmost to make time and secure accuracy.

All are familiar with the topics ordinarily included in the arithmetic course, or the rapid calculation course, the latter being merely a provision for the more complete development of what is learned in the former. In a discussion of what should be taught, let us, for the sake of brevity, get at the matter negatively and consider what topics should be omitted. To secure the greatest value from the instruction in the shortest time is usually the aim of the business school. In purely business classes, is longitude and time necessary? How many men and women have even occasional use for it? If but a negligible percentage, let us drop that topic. Then how about the "catch" problems, or those "impossible," impracticable ones which would require a violent stretch of the imagination to be labeled *business problems*? Do the authors of our "business" arithmetics always keep in mind, "Is this kind of a problem likely to arise in business?" when formulating the problems they

offer us? Should we not require them to do so? Is not our time so precious that we should insist that they stick closely to the facts? And again, is it not absolutely true that all the cultural benefits of arithmetic may be secured just as effectively in this way? Go through your arithmetic and cut out every problem that does not meet this test. If there is not enough material left, get another text. You will find that no text quite meets your idea of what should be included or omitted. That is where you must live up to your ideal as a teacher and supply suitable supplementary material.

It would be interesting to receive suggestions from teachers all over the country as to what they have found in their texts that is not practical, and as to what should be included that is needed. We have a right to be critical in this respect and the text of the future should correct present failings. In another number of this series it is proposed to submit some of the impractical problems found in our texts, without attempting to reflect upon any author or publishing house. Teachers are invited to enter into this discussion.

While we might not be able to agree on the relative importance of the various topics taught in these classes, we can probably get together on this much: Since the four fundamental processes are used in all of the subsequent work done by the student, they are undoubtedly the most important. Teachers in business schools know that pupils are frequently received who are unable to add, subtract, multiply or divide with any reasonable accuracy at any reasonable rate of speed. This suggests the triple-barreled question: Should some work in rapid calculation precede the work of the regular arithmetic class, should the two classes work on the same topics each day, or should arithmetic be completed before taking up rapid calculation? What is your opinion and how do you meet the situation? The author inclines to the opinion that every student should be drilled until he can pass a fairly rigid test as to his ability in these four fundamental processes before being allowed to enter the business arithmetic class, but he has never found it practicable to enforce such a rule owing to the crowded condition of the daily program. And now as the parliamentarians say, "The question is before the House."

Every teacher acquires a style or method of teaching which reflects his own individuality. He is, of course, influenced in this by what he reads and observes. No matter how excellent a method is in the hands of one teacher, it may be that another cannot use it successfully in exactly the

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Commercial Law

FREDERICK JUCHIOFF, LL. M., Ph. D.,

Chicago, Illinois.

CORPORATIONS.

While the corporate form of organization has been employed for many years where the association in question was of a public or quasi-public character, in this country it was until recent years confined mostly to such activities as banking, insurance and transportation. Now, however, corporations are rapidly taking the place of individual effort and individual responsibility in all branches of trade and manufacture and in many lines have completely superseded the latter. As it is not the policy of our government to provide the capital required to successfully promote and undertake the vast enterprises of our modern and complex industrial system, and as no single individual possesses sufficient capital for the same, the organization of the capital of many into one separate and distinct whole has become an economic necessity. To such corporate organization offers many attractions which could be secured in no other way.

Corporations are either sole or aggregate. A sole corporation is one where corporate powers are given to an individual holding a particular office. As they are practically unknown to American law, they are of interest only to the student of corporate jurisprudence, which is beyond the sphere of this paper.

An aggregate corporation, is an artificial person, created by and existing only in contemplation of law, consisting of a number of natural persons, which, however is distinctly separate and apart from the persons who compose the same. I can best illustrate this by referring a case which was recently decided by the Supreme Court of a Southern state. Certain landholders sued a land company for breach of a contract which provided that the land company should not sell lots in a certain district to negroes. The land company sold a lot to an amusement company, the stockholders in which were negroes, contending that a corporation, since it has no body of its own and is distinct from the persons composing the same, could not have color or race. The land company contended that a sale to a corpora-

tion composed of negroes did not constitute a breach of the contract, and was sustained in all the various courts through which the case was taken.

While the advantages of this form of organization are many, they may be more readily understood by a corporation with a partnership. Where a partnership is merely a collection of natural persons, having all the powers usually possessed by natural persons, and those only, a corporation has only such powers as are expressly given to it by the terms of its charter which may, however, exceed those usually possessed by single individuals. A partnership is based solely upon a contract between the persons forming the same; a corporation has for its basis an agreement between the incorporators and the state by virtue of whose laws the corporation exists. While the death of any partner or any transfer of his interests absolutely dissolves a partnership, membership in a corporation may be changed as often and as extensively as the stockholders may desire without in any way affecting the life or existence of the corporation itself. Another advantage which has, perhaps, more than either of the others mentioned, made corporations popular, is that usually the individual liability of a stockholder is limited to the amount of his investment, where the individual partner is liable for any and all of the debts which may be contracted by the partnership, no matter how small his share may be.

Aggregate corporations are generally divided into two general classes: those without capital stock and not for pecuniary profit, and corporations for profit. The former head embraces churches, lodges, benevolent and scientific institutions, etc.

Corporations for profit are those which are organized for the purpose of realizing a pecuniary gain on the amount of money invested in the enterprise, and include that large number of commercial corporations which have become such an important factor in our political and commercial life and which control practically all our industries.

In this country, corporations may be formed in two ways: (a) by a special act of the legislation and (b) under general statutes which have been passed by the legislature of all

our states authorizing the formation of corporations under certain conditions without a special act of the legislature. Incorporation under these general statutes is generally a comparatively easy and simple matter and, while the laws differ in details, there is a great similarity in their main provisions. In most states when individuals desire to take advantage of the corporation laws they prepare and sign articles of incorporation, stating the name and purpose of proposed corporation, the principal place of business; the amount of capital stock; the duration of time it shall exist; the names of the first officers. These matters are generally somewhat regulated by statutes; for instance, the name adopted may not be that of any other corporation then existing; a certain number of the incorporators must be residents of the state where the corporation is formed, etc. These articles of incorporation are acknowledged before a notary public or other officer and sent to the Secretary of the State under whose laws the corporation is to be formed, who issues a certificate of incorporation, known as the charter, which, when recorded in the county in which the principal place of business is located, completes the organization. Of course, certain fees must be paid for recording and to the secretary of state, the amount of which varies in the different states.

The stockholders elect a board of directors and appoint officers of administration. This board is entrusted with the general management of the affairs of the corporation and is responsible to the stockholders for its acts.

Aside from the powers conferred upon a corporation by its charter, it has implied power to do all these things which are necessary to accomplish the purpose for which it was organized. It may have a common seal, alterable at pleasure; hold real estate, when necessary to carry on its business; sue and defend in its corporate name and enter into contracts, the same as a natural person. While a corporation is a creature of the law of the state where it is organized and has its residence there, it may, with certain restrictions, do business and make contracts, hold real estate in other states, and sue and defend whenever its interests are involved. If it has several places of business within the state, it is presumed to have a legal residence in each.

When a person signs a subscription list agreeing to take stock in a projected corporation, he is bound by his agreement, the consideration for such promise being the subscription of the other incorporators who subscribe on the faith of his subscrip-

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SALESMANSHIP

HARLAN EUGENE READ,
Peoria, Illinois.

ARTICLE No. 1.

OUTLINE SUGGESTED FOR CLASS WORK
IN BUSINESS COLLEGES AND COM-
MERCIAL HIGH SCHOOLS—SALES-
MANSHIP THE BASIS OF GOOD
LETTER WRITING.

Messrs. Veritas, Pro Bona Publico,
and Justitia have each written about
as follows:

If you are going to write articles on
how to teach salesmanship, kindly
give us a rest on the vague, the neb-
ulous, the hazy and the indefinite, cut
out the wifty-nifty, the long-winded
and encouraging statements of what
can be done, and give us a definite
outline of exactly what your program
actually is, in a class.

The editor also has written me stat-
ing that these gentlemen, in conjunc-
tion with Messrs. Vox Populi, Nemesis
and Old Subscriber, are the people
who run his paper, and that their
instructions must be carried out.

Therefore, here is the first outline
in a fifty day or ten week course in
salesmanship for business colleges,
suited to classes of five to fifty mem-
bers, and requiring a class period of
45 minutes each day and a study pe-
riod of about the same length of time.

In this and other partial outlines to
follow I shall make no excuse for
talking about myself and my own
classes in salesmanship, for this is
what the editor has asked me to talk
about.

The following condensed chart gives
some of the main topics of the first
part of the course, in the relation to
each other.

SALESMANSHIP	1. Kind of Sales- manship.	1. In person. 2. By correspondence. 3. By advertising.
	2. Kinds of Salesmen.	1. Wholesale salesman 2. Retail salesman. 3. Canvassers.
	3. Factors of a Sale.	1. The customer. 2. The commodity. 3. The salesman.
	4. Sales classi- fied as to sim- plicity.	1. Very easy. 2. Easy. 3. Medium. 4. Hard. 5. Very hard.

The first topic "Kinds of Salesman-
ship" should be presented in such a
way as to broaden the student's idea
of the subject and bring him at once
to realize that only about one-tenth
of the goods in the world are sold by
traveling men with grips in their
hands.

The great bulk of sales are made
through correspondence and adver-
tising. Paste this in your hat. De-

posit it in your meerschaum and dis-
engage its carbohydrates into a fine
powder during contemplation.

It furnishes the key to the most
important reason why salesmanship
should be taught in a business college.

The boy or girl who does not un-
derstand the fundamental principles of
salesmanship can never learn to write
a business-getting letter. Oh, he may
learn to write an awkward, stereotyped
form letter, beginning, "Yours of 5th
inst. received," or "Replying to your
favor of the 12th ultimo,"—isn't it
awful? And yet you can throw a
blanket over our fifty leading "Letter-
Writers" and cover forty-eight that
encourage the use of these archaic
relics of the pleistocene age, and
never so much as hint that it is even
permissible to say, "This is in reply
to your interesting letter of March
12th".—All reverence to these patriar-
chal mummies of text-books that were
regarded as quaint and petrified when
Moses led Israel out of the land of the
Pharaohs. They deserve the honors
due to gray hairs and the withered
frame, and they are all right as Lares
and Penates. But we will never turn
out boys and girls who can write let-
ters that will get business until we
teach the principles of salesmanship
as a foundation for letter-writing.

The clever teacher will therefore
first impress his class (or hers, its as
good a job for a woman as a man)
with the fact that salesmanship is
not merely the art of handling and
displaying samples but is the funda-
mental basis of all business-getting
and is especially important as the
basic principle of good letter-writing.

The world's big prizes are going
today to men and women who know
how to write letters that pull and
push.

The old way of "teaching correspon-
dence" was to put before the stu-
dent a model letter showing where to
place the date, the place, the saluta-
tion, the complimentary close and the
stenographer's initials. That is all
right. Punctuation, paragraphing,
spacing and spelling, are as import-
ant as ever. But today we Business
Colleges must take young people who
have learned how to space, spell and
tabulate, and then teach them how to
write real letters.

We must do this by teaching them
salesmanship, the science that stands
for convincing speech and convincing
letter-writing.

Then, after the study of the prin-
ciples of salesmanship, let us put our
students at actual business letter-
writing and the result will be as far
ahead of the old style as our advanced
texts in bookkeeping are ahead of the
old-fashioned "Commercial Compen-
diums" that men used to study busi-
ness from fifty years ago.

The second topic in the outline,
"Kinds of Salesmen", affords an op-
portunity for the teacher to show how
the three classes of salesmen men-
tioned must work along the same
fundamental lines to attain success,
but by different methods.

The "Factors of the Sale" are the
customer, the commodity and the
salesman. The student must be shown
that his success in selling goods in
person or by correspondence depends
upon his knowledge of these three
factors and his ability to combine the
most important features of that knowl-
edge so as to accomplish the sale it-
self. Any bright child of nine will
grasp the idea that some salesmen fail
because they can't describe their
goods, others because they don't un-
derstand their customers, and others
because they, as salesmen, have not
sufficiently trained themselves. And
it doesn't require much argument to
convince the average class of Business
College students, right at this point,
that each one of these three factors
can be analyzed, dissected and studied
with profit.

Under the last topic in the chart
above, I have made a subdivision or
classification of sales as to simplicity,
the object of which is to teach first
the very easiest sales and work up to
the hard ones; the most important
feature being to show the salesman
how to decide at the very start which
class a sale belongs in so that he can
plan his campaign accordingly.

Through similar charts, the student
is taught all the elements of sales-
manship as one might describe the
bones and muscles of the body. Then
comes a presentation of the question
of mind-influence, which is the spirit
or soul behind a sale through which
the bones and muscles are made to
act—put into service, just as psychol-
ogy teaches us that the mind compels
the body to act.

No, Mr. James, I don't believe in
using the word "psychology" in these
classes. It would scare my boys and
girls to death. I believe all you say
about it, and I hope I can get my
students some day to read all you
have written, and a good deal that
Hudson says, and Titchner, and
Atkinson, and many others; but in
teaching salesmanship to my boys
and girls I would keep your dreadful
word "psychology" in the back-
ground, and show them the real sim-
plicity of the elements of salesman-
ship written down to the most ordinary
understanding.

Next I present the daily program:
Study period, 45 minutes. Student
studies lesson in text and writes an



exercise or argument of 50 to 75 words for recitation.

Recitation period, 45 minutes. (1) First five minutes of class period devoted to questions on the lesson. (2) Thirty minutes devoted to reading and discussing students' exercises. (3) Ten minutes for selection of best exercises of the day, by the students themselves, who must give reasons for their choice.

A class conducted by a teacher who does most of the talking is as flat as the pocketbook of an outspoken clergyman. A class in which the students write and deliver their own arguments is as lively as the inevitable intoxicated deacon in the melodrama, on the last happy day before the city deceiver makes the acquaintance of his beautiful daughter.

Of course the teacher can talk if he wants to, but he would better not. I often think we school principals lose lots of business by discoursing four hours at a clip when all we really say might be condensed into a three minute talk. Many a lover has lost a spouse because he delivered a five hour oration ending at two A. M., when all that was needed was a sentence of three short words pronounced at 9:30 P. M., with the lips placed firmly yet tenderly two inches above the tip of the ladies chin.

Accountancy—Continued from page 20.

Wages and salaries earned but unpaid constitute in some cases an important item.

Finally, go over the entire matter and see that nothing of any value has been omitted and that no liability has been concealed.

When the statement has been proven to your satisfaction, an entry should be made in the Journal giving the summary. This entry should be prefaced by a short explanation giving reasons for opening the books, the date and the source of your information. Every item of this entry should be fully explained and reference given for future use, to the papers used in making the original statement which must be permanently filed and a copy of which should be preserved by the accountant.

This matter of filing copies of all work done is an important one for the public accountant, as he may be called upon at any time to verify his work, especially in bankruptcy proceedings, as in some cases, records, are purposely destroyed or may be lost. It is impossible for any one who looks after a number of sets of books to keep in mind even the most important details and it is never a sensible plan to burden the mind with any details which may be transferred to writing.

DEPARTMENT OF COMMERCIAL HIGH SCHOOL WORK

RAYMOND G. LAIRD,

High School of Commerce, Boston, Mass.

This department is under the direction for the year at least of Mr. Raymond G. Laird, who will make it a "warm" department, because he is built that way. He's an Insurgent in the commercial teaching ranks, having imbibed the spirit of true progressiveness from the soils, atmosphere and people of Hoosier and Buckeyedom a generation ago. Keep your eye on this page. Let us hear from you. EDITOR.

Much is heard these days of the needs and opportunities of vocational education—that training in school which aims to give to the pupil what will be of practical benefit when he undertakes to earn his living. Probably the first attempt at vocational training in the western world was at Watertown, Mass., when, in 1650, a school was organized in which one of the duties of the instructor was to teach his pupils to "caste accompte." Additional interest attaches to this occasion as it was a coeducational affair, and one of the very earliest in which girls were accorded the privilege of the same studies that boys were pursuing, and to attend classes with them.

While the Italian, or double-entry method of bookkeeping had been devised two centuries before and treatises expounding its practice were written before the romantic and epoch making voyages of Columbus, we can only presume, since history does not inform us, that the sum total of this first step in the direction of what today is termed commercial education was confined to a smattering of single-entry bookkeeping.

Very little is known of the progress of this department of education during the next century and a half but about 1820 private business schools were conducted in New York City. Some of these progenitors of present day business schools offered extensive courses of study. E. M. Barber quotes from the school prospectus of J. Gordon Bennett, of New York in 1824. "Instruction will be given in the following branches: Reading, elocution, penmanship and arithmetic; algebra, astronomy, history and geography; moral philosophy, commercial law and political economy; English grammar and composition; and, also, if required, the French and Spanish languages by natives of these countries.

"Bookkeeping and merchants' accounts will be taught in the most approved and scientific forms."

When we add to the list typewriting and shorthand we find the present day business college seems to offer little more than did Bennett nearly a century ago. Whether this early school had learned the art of offering much in print and giving little in reality we do not know but, judging from a more definite knowledge of the curriculum of the business college of a quarter of a century later, we are inclined to take the outlined course of study with a liberal pinch of salt.

It would be very unfair to state business schools had not progressed. They have gone forward materially and spiritually. With no very definite object of attainment before them except the almighty dollar and the determination to do well what they were required to do, they have turned out into the business world many thousands of satisfied sheepskin bearers, many of whom later on smiled when thinking of the six to thirty-six weeks spent with their alma mater. In several instances the schools have submerged their animosities to such an extent that it seems not too visionary to believe the "Baltimo" plan" will prevail throughout the land in good time.

As is true with all good things, private enterprise creates, then the public adopts—or it doesn't. For a long time public high school principals boxed in their mummy-cases of the good old studies or none, contemptuously noted that many of their pupils, not appreciating their sacred surrounding and blessed opportunities, dropped out to attend business colleges. While this might be attributed to the variability of youth, yet the fact that none of them ever returned with repentant prayers for reinstatement at last made the school officials resolve to give the dear public what it persisted in wanting and that so badly it was willing to pay a special tuition to secure after it had already paid, in the form of taxes for an education without receiving it.



On Thursday, June 16, 1910, Prof. D. L. Musselman, one of the foremost private commercial school men of America, died after a brief illness, the result of a cold and heart trouble, aged 68 years.

He was married in 1873 to Mary McDavitt, and is survived by her, and the following children: Miss Harriett; D. L., Jr.; Virgil G.; and Thomas Edgar.

In 1862 he enlisted in the 85th Illinois Infantry, and served to the end of the war, being mustered out Commander of the company in which he had enlisted.

In 1870 he bought the Gem City Business College, and made of it a household word throughout the west. For some years the active management and conduct of the school has fallen upon other shoulders, his sons having gradually assumed a large part of the management, D. L., being Treasurer and Manager, and Virgil G., Secretary. Thomas Edgar, a graduate of the Illinois University, is also connected with the school.

Prof. Musselman was one of the pioneer business educators of America, who conducted at all times a high grade institution. He was a staunch member of the M. E. Church, the past year having been elected President of the Board of Trustees of the Vermont Street M. E. Church. He was a lover of nature, and was quite a student of trees and plant life, his beautiful home attesting to his knowledge of landscape gardening.

To the wife and family we extend our sympathy, and wish the institution he built up the same increased prosperity it has enjoyed in the past.

Arithmetic — Continued from page 22.

same way. We should endeavor to adapt, not adopt, the method we admire in another's class room. It is the duty of every teacher to make constant efforts to improve in methods of instruction, both by observation and reading, for no one has a monopoly of good ideas and those in the highest positions may obtain much from those who are on a lower round of the ladder.

Just here, may I be pardoned for suggesting that our business teachers should have a literature on business teaching. We have, it is true, the business journals and we have the business teachers' meetings, but what permanent literature have we? Would that a David P. Page might arise among the business teachers of America and write for us a "Theory and Practice of Business Teaching." In the meantime, those who have not done so should familiarize themselves with the work of that great educator to whom the public and normal schools owe so much.

Reference has already been made in this article to one principle that should obtain in the selection of a text. Fine illustrations are desirable, but not a sufficient test. Good binding is highly commendable, but by no means a criterion of the content of the book. All the points mentioned in the second paragraph of this article should be taken into consideration. We should endeavor to find the one that comes nearest our ideal in length of course, topics considered, logical development, etc. Having decided what we wish to teach and how much time we can devote to it, we are in a better position to make an intelligent selection.

Under the head of supplementary work, I would seriously suggest to every teacher the advisability of a scrap book or file for the purpose of preserving the many good suggestions that will come your way in the course of your career as a teacher. These may be clippings from magazines, extracts from some course of study, notes from some visit to a class room or convention, or your own ideas and inspirations. You will find the material collected and the habit of observation and discrimination cultivated to be almost invaluable!

Commercial Law—Continued from page 23.

tion. The money and property which is subscribed and turned over to the officers of the corporation (subscriptions must usually be paid in money) is the capital or capital stock of the corporation, each subscriber's interest in which is represented by the proportion which the amount of his subscription bears to the whole. The capital stock is divided into shares of a stated value for which a certificate is issued to each stockholder, indicating the number of shares or the amount of stock to which he is entitled. The stock is deemed to have been issued as soon as it is credited upon the books of the corporation to the subscriber, in whom the title to the stock vests immediately, it being not necessary to complete the title that the certificate is actually delivered.

The duration of a corporation is usually limited by the terms of its charter or by law, at the expiration of which time, if the charter is not extended, the corporation ceases to exist, which is known as a dissolution by limitation. The courts have the power, either as a penalty for failure to obey the laws of the state or for a non-user of the powers granted by the charter, to decree a dissolution of the corporation. Or, should the stockholders themselves desire to dissolve the corporation they may do so by surrendering the charter to the state which granted it.

They can not, however, compel the state to accept such surrender.

Whenever a corporation is about to be dissolved, no matter for what reason or by what method, it is the general practice to ask the court to appoint a receiver, whose duty it is to take charge of and adjust the affairs of the corporation which is about to be dissolved. If any balance remains in the treasury after all debts are paid, it is divided among the stockholders in proportion to the stock held by each; a formal decree of dissolution is entered upon the records of the court and recorded in the office of the secretary of state, and the dissolution is complete.

Make this the Banner Year for
Business Education, Business Schools,
and the Business Educator.



ASSOCIATION AND CONVENTION COMMENT, COMMUNICATIONS AND ANNOUNCEMENTS

THIS DEPARTMENT IS DEDICATED TO THE INTERESTS OF THE FEDERATION, ASSOCIATIONS AND CONVENTIONS OF THE COMMERCIAL TEACHING PROFESSION. OFFICERS OF THESE ORGANIZATIONS ARE CORDIALLY INVITED TO COMMUNICATE WITH THE PROFESSION THROUGH THIS MEDIUM OF PUBLICITY AND PROGRESS.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

A FOREWORD CONCERNING CHICAGO AND THE N. C. T. F.

The Executive Committee of the National Teachers' Federation, together with a number of the officials of the several committees, met at the Auditorium Hotel at ten o'clock, August 6th. Present were Mr. Enos Spencer, President of the Association; Mr. J. C. Walker, Secretary; Mr. C. A. Faust, Treasurer; Mr. Morton MacCormac, Mr. John R. Gregg, Mr. J. F. Fish, of the Committee of Arrangements; Miss Mary S. Horner, of Waterloo, Iowa, Miss Hagenstein, of Cedar Rapids, Iowa, Miss Van Sant, of Omaha, Jerome Howard, of Cincinnati, J. D. Brunner, Rev. Corley, of DePere, Wis., Raymond P. Kelly and Mr. Evans, of New York City, G. W. Brown, of Peoria, James A. Lyons, W. S. McKinney, Mr. Hager and Mr. Robertson, of Chicago. The meeting was called to order by Chairman MacCormac, who reported the program of the Committee of Arrangements. In his opening address he pointed out the difficulties in arriving at a federation program owing to the complicated system not yet thoroughly understood under which the several committees are working this year. He also paid a high tribute to the several publishers and typewriter men who have for so many years been the back-bone of the federation meetings. It was reported that suitable arrangements had been made for the convention to be housed in the Auditorium Hotel. Satisfactory rates have been secured, accommodations made for all of the sections, and the committee is working as a unit for the success of the program.

There was considerable discussion as to the propriety of securing speakers for the federation meetings who are not members of the commercial teachers' profession. It was decided upon motion of Mr. Walker that the Wednesday evening and the Friday afternoon programs be made up of speakers both members of our profession and outside men of prominence, and that it was the sense of this committee that the federation is greatly benefited by the addresses of these so-called outsiders, and that whenever we have an opportunity of securing men of national prominence either in the educational or business world, we should do so. After discussing details it was decided to leave the entire matter of federation program to the Committee of Arrangements. The manager of the Auditorium greeted the committee and escorted them to the convention rooms after which they adjourned. The tentative program of the federation is arranged for and will be submitted for next month's issues. It is hoped that all section programs will be completed by the first of September.

THE WISCONSIN MEETING

BY W. W. DALE, SEC'Y AND TREAS.

MILWAUKEE, WIS., JULY 7, 1910.

The Midsummer Meeting of the Wisconsin Commercial Educators' Association was called to order at 10:30 a. m. by President O. L. Trenary, in the rooms of the Spencerian Business College.

After a very cordial greeting by our host, Hon. R. C. Spencer, Mr. J. P. Simon's paper on "Advertising in Commercial Schools" was read by the President. A lively discussion followed in which a course in advertising was advised for commercial students.

At 2 p. m. the meeting was again called to order by the President and we listened to an able presentation of the "Teaching of Commercial Law" by E. W. Spencer, who dealt with the subject in a very practical manner showing the matter to be covered, the different methods of teaching, either by the lecture method or by illustration and question with the text book, whether to employ special teachers for the subject, and the general value of business law to the community and especially to the business man. The subject was briefly discussed by several members.

Miss Julia Wawrzyniak dealt with "Methods in Shorthand," showing her method of handling the subject. A spirited discussion followed.

Herbert M. Heaney advocated something more than teaching the pupil the routine of debit and credit, or how to strike the right key, in a paper on "By-products." He urged more attention to the library, morning exercises, literary society, social functions and graduation exercises, as valuable adjuncts to the student's education.

For the evening Session the Convention was well repaid by the lecture of Prof. W. C. Webster, Ph. D. Dean of Marquette College, who gave us a fine talk on the "Relation of the Modern University to Business Training." He traced the growth of the different subjects of our curriculum showing how social and economic conditions have modified these subjects. The University has been compelled to give Business Training a place on its curriculum because

(1) Only a small proportion of college graduates enter the professions, and are forced by conditions to enter business.

(2) The complexity of modern business conditions.

(3) The failure of the old time apprenticeship system owing to its wastefulness.

(4) The tendency to elevate business to the level of a profession.

(5) It gives young men and women the opportunity to choose the profession suited.

On Friday morning, July 8, the meeting was called to order at 10 a. m. by the President. An

invitation was received to hold our next meeting in the Wisconsin Business College at Manitowoc. Miss Merrifield suggested a meeting with the State Teachers' Association at the same date, and have one joint meeting.

It was moved and seconded that the matter be left with Executive Committee to consider the advisability of having a meeting with the State Teachers' Association and also the invitation from Manitowoc—Carried.

Bills for printing of programs and stationery were read and on motion ordered paid.

The subject of "Commercial Correspondence and Its Allied Subjects" was discussed by Miss Hellen Merrifield, of Wausau. She showed the scope of the work to be covered in this important subject and the method of presenting it to the Student. This subject called forth a profitable discussion.

Morton MacCormac, of Chicago, gave the Convention a stirring address on "The Solicitor Problem" showing its especial evils and tendencies. He said he had been able to keep his school in Chicago full without soliciting of any kind, and that he got a much higher grade of students than that generally found in schools that do soliciting of any kind. The average age of his students was 19 years and 7 months.

The question seemed to be a vital one and a lively discussion followed which developed into an experience meeting, each telling his trials and difficulties with solicitors. Some members still believed that good solicitors might be used to advantage.

W. W. Way, of Milwaukee, gave us an interesting and practical talk on "How to Attain Success" which he defined as Health, Wealth and Happiness. He showed how if we could develop the positive faculties of our students, we could do more towards helping them to be successful often than by the knowledge we sought to impart.

A. V. Smith told us about the "New and Old Problems in Teaching Shorthand." He said the first thing was to have a good teacher, and a good system. Owing to the different degrees of ability of our students, it was hard to follow any set order, but we must insist on good outlines. He showed also the difficulties in handling indifferent students, immature students, and students having insufficient English education.

The principles of "Advertising" for business schools was then discussed in a paper by President Cramer, of the Cramer-Kresselt Advertising Co., Milwaukee.

The election of officers followed. It was moved, seconded and carried that the Secretary cast the ballot for the Convention for each of the present officers for the ensuing year namely:

President, O. L. Trenary, Kenosha; Vice President, C. A. Cowee, Wausau; Sec'y-Treas., W. W. Dale, Janesville.

Meeting on motion adjourned.

Now is the time to plan to attend the Chicago, Thousand-strong, Convention at holiday time.



TYPEWRITING

MISS CLARA M. JOHNSON,

Rock Island, Ill.

EQUIPMENT.

Since "Methods of Instruction" and consequent results are dependent, to a degree at least, upon equipment, the subject is one that should receive more than passing notice.

How many teachers have entered new fields full of enthusiasm and with well-defined plans for their work, but upon entering the school room have experienced a sensation as though the bottom had suddenly dropped out of everything, simply because they have discovered, at a glance, that the equipment was altogether inadequate.

Many a good teacher has failed to produce satisfactory results because he has been handicapped by lack of proper tools with which to work.

I have in mind one such teacher—one of recognized ability, and were I to mention the name it would be recognized at once by hundreds of our readers as belonging to one whose professional standing is unquestioned. Recently, I visited the school in which this teacher was employed, and while conversing with the manager, I voiced the sentiment that he had been fortunate in securing the services of this particular teacher. He hesitated for a moment, and finally replied, "Well, do you know I have been greatly disappointed in her. She came to us so highly recommended, and naturally, we looked for some pretty good results, but I must confess she has not been able to accomplish for us what we were told she had accomplished for others."

I was somewhat surprised and I felt sure something was wrong. I asked him how much time they allowed for machine work, and he informed me that each student was supposed to have at least three hours a day, but that students were constantly coming to the office and complaining that they were not given full time. It did seem that with that amount of practice they ought to be able to turn out some pretty good typists, other things being equal, but half a day spent in the typewriting room told the story.

I soon discovered that there were one hundred and forty-nine students in the department and thirty-three machines. If any one thinks it is an easy matter to give one hundred and forty-nine students three hours per

day on thirty-three machines, just let him figure it out and see— $149 \times 3 = 447$ = No. of hours required. Allowing six hours per school day, $33 \times 6 = 198$ = No. of hours available on thirty-three machines. Absurd, isn't it? And yet, that is just the problem that an intelligent man was asking his teacher to solve, and was vexed because she couldn't do it.

Further investigation showed that a number of the machines were in such poor condition that it was impossible to do good work on them thus decreasing the number of machines in actual use. Again, the teacher in charge of the typewriting work was kept so busy with short-hand classes and other work that she had very little time to devote to the department for which she was held responsible. At the time I visited her she was hearing eight or nine classes, daily, in shorthand, spelling, English, etc., in addition to the typewriting work, which she handled without any assistance whatever. Do our readers wonder that results were not all that might have been desired?

When I returned to the office the principal asked me for my "honest opinion regarding the work." Since I was there for the purpose of interviewing him relative to the vacancy which was to occur in the department under discussion, I felt at liberty to speak more freely than I would have done had I been simply a guest.

I first asked him to glance over the paper on which I had figured out the number of hours required in order to meet his demand and the number of hours available. He read it, looked at me for a moment, arose and walked across the room and back several times without saying a word. Finally he said, somewhat abruptly, "Well, what else?" I then called his attention to the fact that the machines were all lettered, that there were no shields—no device of any kind to prevent the students from watching the hands as much as they desired, and that since so much of the teacher's time was required for other work, the department was left to care for itself the greater portion of the time.

After I had finished my story, he thought for a moment and then said, "Well, it rather looks as though I had been blaming some one else for conditions that are wholly the result of my own stupidity."

During my conversation with him I learned that they had always taught the sight method until three years previous to the time of our interview, and since then they had been trying to teach "touch," but that they had not been able to obtain satisfactory results, and since others were accomplishing so much with the "touch system," he had concluded that the fault must be with the method of instruction. The truth was that while using the old "sight" writing they had given the student a text-book, taken him into the typewriting room, and after giving him a few instructions regarding correct position, erasing, mechanism of machines, etc., had left him to "work out his own salvation" as best he might. When the touch system was introduced, they secured what they had every reason to suppose was a first-class teacher of touch typewriting, and paid her accordingly. She had been eminently successful for a great many years elsewhere; here she was a decided failure. Why? Simply because her principal, not having had any practical experience in handling typewriting work, did not sense the fact that it is an impossibility for any teacher to turn a lot of students loose on lettered keyboards, without shields of any kind, and, with little supervision, develop them into high-grade touch operators.

I have given this instance in detail because it illustrates a deplorable condition which, as written to me recently by one who is in a position to know, "unfortunately exists in many of our smaller schools," not because the men in charge of such schools have any desire to be unreasonable in their demands, but because they have not fully comprehended that in no department of a commercial school are adequate equipment and the *eternal vigilance* of a competent instructor, more essential than in the typewriting departments.

I wish to emphasize the importance of keeping the machines in good order. I firmly believe that poor machines are a menace to the best interests of any school. Of course machines will get out of order occasionally—we expect that—but I have known schools in which the instructor spent about one-half his time patching up worn-out machines, and even then the work produced was such as would disgust and discourage any student possessing an atom of personal pride in his work. Experience has convinced me that nothing will so quickly and so surely dampen the ardor of the average boy or girl than to give him or her a poor machine. We are continually preaching to our boys and girls about neatness and the appearance of their work. Let us be consistent and not force them to use



machines which render the production of nice-appearing work an absolute impossibility.

We are fully conscious of the fact that not all failures are due to inadequate equipment or lack of sufficient help. We know there are many, far too many, who style themselves "teachers" who have manifestly missed their calling, but we also know that no teacher, be he ever so clever, can produce creditable results under conditions similar to those cited.

If, then, we are dissatisfied with the work that is being produced in our typewriting departments, let us, before condemning our teachers, take a sort of inventory of the tools with which they have been provided. Are we expecting them to solve impossible problems? If we have provided a sufficient number of machines, are they in good working order? Are our teachers burdened with the duties of other departments to such an extent that they are compelled to be absent from the typewriting room a large portion of each day? If our inventory indicates that all these things are as they should be, then, and then only have we a right to expect and demand results that will measure up to the best.

Let us not forget that teachers are just ordinary human beings, not magicians, who by a wave of the wand, may accomplish impossibilities.

GREGG SHORTHAND ASSOCIATION CONVENTION.

THE NEW OFFICERS

President, Hubert A. Hagar, Chicago.
First Vice-President, E. M. Sathre, Crookston Minn.
Second Vice-President, Nellie C. Collins, Galesburg, Ill.

Treasurer, Lillian M. Bellfield, Chicago.
Text Place of Meeting, Chicago.

The convention of Gregg shorthand writers and teachers held at Gregg School, Chicago, August 1-5, was the largest and most successful ever held in the history of the organization. One hundred and fifty-five members from more than thirty different states were in attendance, coming from as far south as Mexico, east as Portland, Maine, and west as Portland, Oregon. The convention assembled Monday morning with President Raymond P. Kelly, of New York, in the chair. The address of welcome was given by Mr. John K. Gregg and responded to by Mr. Leon A. Winslow, of Portland, Me., and Mr. H. Miner, editor of the Phonographic World and Commercial School Review, delivered a scholarly address on the subject of the original history and development of shorthand. Mr. Miner traced the history of shorthand from its inception, and brought to light some interesting things. He also exhibited some of the rare old volumes of shorthand—many of which cannot be duplicated—from his private shorthand library, which is one of the largest of its kind in the world.

Mr. John R. Gregg spoke of the training of Mr. Swem and Miss Tarr for the International Shorthand Speed Contest in Washington. In this contest, these young writers—only 17 years of age—made very remarkable records for both speed and accuracy, winning second and third places. The methods used in training them were radical and absolutely opposed to a good many accepted theories. Mr. Gregg thought that the soundness of these new theories was so

fully confirmed and the results so phenomenal that they would likely revolutionize the methods used in teaching advanced shorthand. At the conclusion of Mr. Gregg's address, Mr. Swem gave a demonstration of his speed in shorthand, writing 200 words per minute on the blackboard. Mr. William A. Hadley, of the Lake View High School of Chicago, addressed the convention on the subject of "The Psychological Side of Teaching Shorthand." Mr. Hadley's address was a valuable contribution to shorthand literature.

"Training to make Stenographers Comprehend Plain English," was another important address by Mr. Carl C. Marshall of Cedar Rapids, Ia. Mr. Marshall offered some very practical suggestions for handling this important feature of a commercial training. Other prominent speakers during the convention were G. W. Brown, President of Brown's Colleges, Jacksonville, Ill.; Ida M. Cutler, Des Moines, Ia.; Hubert A. Hagar, Gregg School, Chicago; Frank M. School Manager, Typewriter Co., Syracuse, N. Y.; A. N. Hiron, Muncie, Ind.; Raymond P. Kelley, School Manager Remington Typewriting Company, New York; Allen F. Dyer, Vice-President and General Manager Smith Premier Typewriter Company, New York; Rupert P. SoKelle, Gregg Publishing Company, New York; Fred C. Collins, Galesburg, Ill.; Paul C. Duncan, Quincy, Ill.; Fred Gurtler, Chicago; J. D. Henderson, Tuscumcari, N. Mex.; Marcella Lang, Joplin, Mo.; Jennie M. Patton, Peoria, Ill.; J. B. Probst, St. Paul, Minn.; Walter Rasmussen, St. Paul, Minn.

TEACHERS' MEDAL CONTEST.

The association offered this year a gold medal as a first prize for excellence in blackboard work and presentation, a silver medal as second prize and a bronze medal for third prize. Twelve contestants were entered, the winners being: first prize, Paul C. Duncan, Gem City Business College, Quincy, Illinois; second prize, Leon A. Winslow, Portland, Maine; third prize, Fred Berkman, Portland, Oregon. The contest aroused more interest than had any other one feature of the convention, and consisted of placing on the board the salient points or illustrations of a lesson selected by the judges; writing on board from dictation; five-minute lessons on illustrations of shorthand penmanship.

GREGG TROPHY SHORTHAND CONTEST

The Gregg Trophy Contest was won by Mr. Charles Lee Swem, of New York City, with a net speed of 200.4 words per minute. Mr. Swem, the seventeen-year old writer of the Fifth International Shorthand Speed Contest at Washington recently, was six other typographers were entered in the contest, but the appearance of young Swem seemed to get on their nerves and they withdrew when the dizzy speeds were reached. The record in the contest made by Swem is a most remarkable one. The matter was a judge's charge, selected and sent under seal by J. N. Kimball, the New York stenographic expert, opened by the committee in the convention and immediately dictated. Only four other writers have ever attained such a speed on this kind of matter in the contests. They are N. M. Wood, of Boston, the expert shorthand reporter, G. P. Gehman, of Philadelphia, Fred Ireland, the congressional reporter, and William B. Bottom, the expert official reporter of New York. As in the Washington contest, Mr. Swem qualified on two transcripts, writing out his 210 words per minute take in one and one-half hours. He was awarded, in trust, the silver Gregg Trophy, and fifty dollars in gold.

NEWS NOTES AND NOTICES

The Acme Copy Writer is the name of a new duplicating device invented by Mr. J. J. Nagle, principal of the Freeport, Ill., College of Commercial Education and manufactured by the Acme Copy Writer Co., Freeport, Ill. It prints from type and ribbon a product closely resembling the actual writing of the typewriter, and is specially designed for the purpose of turning out large quantities of circular letters to be filled in on the typewriter. People interested will do well to correspond with the inventor.

Mr. R. J. Bennett, C. P. A., whose articles on accountancy appeared some years since in these columns, reports an exceptionally successful year in his correspondence work. At the present time he is delivering a series of lectures to a third year class in Accountancy in the University of Pennsylvania. This is an honor that comes to but few accountants.

Mr. M. J. Sullivan, of Naugatuck, Conn., who has been in the Zetorian for some time, recently received an appointment as engraving clerk in the Adjutant General's office, Washington, D. C. No more faithful worker ever went to Washington than Mr. Sullivan. We therefore predict for him success in his chosen work.

Mr. Jasper Jay Stone, of Niotaze, Kans., the veteran pennier, artist and poet, with whom many of our readers are acquainted, recently submitted a few of a large number of poems he is about to publish. We are pleased to say they contain a great deal of merit. They reveal a many sided nature and a literary ability far above the average found among pennmen. We hesitated some time to have the pleasure of reviewing the completed book.

Dr. Newell Dwight Hillis, Pastor of Plymouth Church, Brooklyn, was the chief speaker at the commencement exercises of McCann's Business College, at Reading, Pa. Mr. McCann is building up a couple of good schools, and lets the people know of it through high grade commencement exercises held each year, when speakers of national reputation are employed.

Mr. A. H. Barbour, for many years director of the Commercial Department of St. Johnsbury, Vt., Academy, recently purchased the Nashua, N. H., Business College, and is now located there. We have known Mr. Barbour for many years, both personally and professionally, and we are safe in saying that St. Johnsbury lost a mighty good man, and that Nashua secured a high-grade, high-minded, efficient citizen in the person of Mr. Barbour.

Mr. H. M. Towell has been appointed principal of the Commercial Department of the Central Normal College, Danville, Indiana, to succeed Mr. J. M. Niswander who resigned to complete his course in Osteopathy at Kirksville, Missouri, which course he began some two years ago. Our profession thus loses the services of a competent and upright teacher, but what is our loss will be the gain of Osteopathy.

Mr. C. E. Birch, of Atchison County High School, Edinburg, Kansas, has been recalled to the Haskell Institute, Lawrence, Kansas, where he formerly taught. He has been made principal over the graded, academic, agricultural and business departments of the school. Haskell Institute made no mistake in placing Mr. Birch at the head of these departments. This is the same Mr. Birch whose splendid articles on Rapid Calculation are appearing elsewhere in this journal.

Mr. Paul O'Hara, formerly of the Ferris Institute, Big Rapids, Michigan, and later of the Zanerian, Columbus Ohio, will have charge of the penmanship in Draughon's Practical Business College, Greenville, S. C., beginning September. Mr. O'Hara is a fine young man and will achieve success.

Mrs. Alice D. Root, of Wooster, O., is the new principal of the Commercial Department of the High School, of Webster City, Iowa. Mrs. Root is a fine lady as well as a competent teacher, and will, we feel sure, prove a valuable addition to the schools of Iowa.

Mr. Martin D. Zimmerman has charge of the penmanship and spelling in the Franklin and Marshall Academy at Lancaster, Pa. The institution is quite large and occupies a number of fine buildings splendidly equipped for school work.

Mr. Fred Berkman, last year with the Blair Business College, Spokane, Wash., and during the summer with the Gregg School, Chicago, Ill., as teacher and pupil, is the new principal of the commercial department of the Portland, Ore., Y. M. C. A. His main work will be that of teaching penmanship and Gregg shorthand, and directing the work in the commercial subject. Mr. Berkman is a fine writer and a true gentleman, and we predict for him success in his new profession.



CATALOGS CIRCULARS

The fortieth anniversary catalog of the Gem City Business College, Quincy, Ill., is from the press, and like its predecessors is a fine product of the printing press, and a fit representative of a fine school. As usual, it is profusely illustrated with school-room scenes, groups of students, representing various states, specimens from the skillful Mr. Behrnsmeier, and testimonials from well placed, highly pleased students.

"What They Say," is the title of a convincingly compiled booklet of 58 pages, containing testimonials from reporters and teachers, and press notices relative to Isaac Pitman Shorthand. It is received from Isaac Pitman & Sons, New York City.

An effectively illustrated, eight-page circular is at hand from the Morse Business College, Hartford, Conn., containing portraits of a large number of students, with half tone illustrations of large and magnificently equipped school rooms well filled with intelligent looking pupils.

The Haverhill, Mass., Business College, W. P. McIntosh principal, has again issued an attractive catalog—this time covered in green and artistically illustrated with oval half tone cuts surrounded by decorative sylvan borders printed in red, giving it a distinctive appearance.

The Putnam County Sentinel, Ottawa, Ohio, July 29, contained a two-page advertisement of the Ottawa Business College, presenting a large number of photos of fine looking young men and women who attended that institution and now occupy good positions. Although not a large city, the school is well attended and seems to be prosperous.

Last spring the Brandrup and Nettleton Business College, of Winona, Minn., absorbed by purchase the Toland School, of that city, thereby enlarging their own school and field of activity. Mr. C. F. Koehler has charge of the school, and we doubt not that this fall will see him in charge of a rousing good school because of the excellent work he has been doing, and because of the consolidation which offers opportunities for increased efficiency.

The Davis-Wagner Business College, Norfolk, Va., issues a creditable catalog covered in white with embossed gilt title, orange borders and initials on the inside. It gives one the impression of a good school.

School journals, circulars, folders, etc., have been received from the following: Arkansas City, Kans., Business College; Practical Text Book Co., Cleveland, O.; The Barnes Commercial School, Denver, Colo.; The Gregg Publishing Co., New York City; J. A. Lyons & Co., Chicago, Ill.; South Chicago Business College, Chicago, Ill.; The Desha School, Fort Collins, Colo.; Bryant & Stratton Business College, Providence, R. I.; Vermont Business College, Burlington, Vt.; Lawrence, Kansas Business College; International Business College, Winnipeg, Manitoba; W. A. Thompson, Pontiac, Mich.; Spencerian Commercial School, Louisville, Ky.; Rogers & Allen's School, Fall River, Mass.

Commercial School Publications is the title of a 52-page booklet issued by the American Book Company, New York, Cincinnati and Chicago. It includes a list of the Williams and Rogers series of books, as well as a large number of other books relating to commercial subjects.

The Students Art Magazine Lockwood-Mason Publishing Company, Kalamazoo, Mich., continues its artistic, formative and reformatory crusade, developing strength of purpose and ability with each issue. Mr. Lockwood has our hearty well wishes in his endeavors to assist young people to draw artistically as well as honestly. His editorials against fake correspondence courses are very creditable.

A Syllabus for commercial subjects for Secondary Schools issued by the New York State Education Department, Albany, N. Y., has

been received at this office and we find it to be a very concise and explicit presentation of the Commercial High School course, and its detailed branches with credits and time quite clearly stated. All persons interested in commercial education, especially in commercial High School education should secure a copy of the Syllabus and examine it carefully. It can be had by addressing F. G. Nichols, Inspector Commercial Education for the State of New York, Albany, N. Y.

The eighth annual catalog of Campbell College, of Holton, Kansas, devotes nine pages of its general catalog to the Business Department, presided over by Mr. R. E. Townsend. The course seems to be thorough and practical.

The "Proof" is one of the most convincing student-getting documents that comes to our desk. It is issued by Duff's College, Pittsburgh, Pa., and contains the names of the graduates of that institution, placed each month during the past year. It is up-to-date advertising in every particular.

No better school paper comes to our desk than "The Record," issued by and in the interests of the Bryant & Stratton Business College, Providence, R. I. Its articles are always of a high grade.

An especially attractive, clear-cut school paper of four pages is issued by the Elyria, O., Business College, Miss E. M. Johnston, proprietor. It is a distinct credit to the literature of our profession.

The Utica, N. Y., Daily Press recently gave an appreciative write-up of the splendid work in writing in the public schools of that city, under the efficient supervision of Miss Ella I. Heifron. Arm Movement is being taught throughout the grades, and as a consequence, the pupils are acquiring as business-like a hand as is consistent with their years.

Bryant & Stratton Business College, T. B. Stowell, Proprietor, Providence, R. I., issues this year a gray covered catalog printed in green ink of excellent quality. The paper is very heavy and rough enough to give it the appearance of hand made paper. Near the front of the book on a page by itself we find the following:

TUITION	
Payable in advance	
Each term (12 weeks) . . .	\$40.00

It is a good idea. It gives tone to the otherwise excellent product.

A four-page circular of more than ordinary originality and merit, is being issued by the New Era Business College, Superior, Wis., J. P. Simon, President. The school is not only large, but good, and is exerting a special influence in Wisconsin and in the northwest.

Artistic and cordial commencement announcements and invitations have been received during the past few weeks from the following: Georgia Normal College, Douglass, Ga.; The Parrish Business College, Paragould, Ark.; Utica, N. Y., School of Commerce; McCann's Business College, Reading, Pa.; Detroit, Mich., Commercial College; Louisville, Ky., Commercial High School; Coleman National Business College, Newark, N. J.; Ferris Institute, Big Rapids, Mich.; St. Joseph, Mo., Business University.

"Duff's College, Pittsburgh, Pa." is the beautifully embossed title of a non-pretentious, high grade catalog issued by and in the interests of that institution. The text is straight forward and appeals thereby to the best patronage. No illustrations are used, and we confess that the contrast with the average profusely illustrated catalog is both restful and pleasing. The principal, Mr. P. S. Spangler, is to be congratulated upon its excellence, as well as upon the success he is achieving in reviewing the old-time excellence and enthusiasm of Duff's College.

"Scrap Book" is the title of a booklet issued by the Morse Business College, Hartford, Conn., showing first and last specimens of penmanship by pupils attending that school. The improvement is very marked and plainly shows the best of instruction in that line. Mrs. Nina P. H. Noble, whom many of our readers know, is the efficient teacher of penmanship.

REGISTRATION OF PRIVATE COMMERCIAL SCHOOLS

At a meeting of the Board of Regents of the University of the State of New York, the rules regarding the registration of private commercial schools were changed to read as follows:

"A commercial school may be registered as maintaining a satisfactory standard upon the report of a Department Inspector that it has met the following requirements:

a. Suitable building or rooms for the conduct of its work.

b. Suitable equipment for the kind of courses given by the school.

c. Reputation for fair and honest dealing with its students and the public.

d. Faculty of teachers whose training has been at least equal to that required of teachers engaged in similar work in public schools.

e. An approved course of study which includes at least the following subjects: Book-keeping, commercial arithmetic, commercial law, English, commercial correspondence, business writing, shorthand and typewriting.

f. Copies of all regular advertising literature, including catalogues, pamphlets, circulars, etc., must be sent to the State Department of Education.

g. No registration certificate, except the one for the current year, shall be displayed in any school office or room.

h. An annual report shall be filed with the State Department of Education on or before July 31st."

It was also decided to permit registered commercial schools to conduct Regents examinations in commercial subjects for the benefit of their pupils who are either candidates for the State commercial and shorthand certificate or the State commercial teachers' license. The new rule, which was adopted, reads as follows:

"Commercial schools that are registered by the State Education Department as maintaining a satisfactory standard and offering courses of study approved for the State commercial and shorthand certificates and for the special commercial and shorthand teachers' certificates may be permitted to hold the Regents examinations in commercial subjects for pupils who have pursued approved courses in these schools."

The above rules apply only to commercial schools. The following general rule under which institutions not members of the University may be registered provides as follows:

"A secondary school in this state which is not a member of the University may be registered upon application and after the payment of an annual fee of \$20 to defray the cost of inspection.

But no such school shall be registered until its work has been examined and favorably reported on by a Department instructor, nor until it has filed with the Department such papers or reports as may be required by the Commissioner of Education."

According to the former rules for registration of commercial schools, only those who had an equipment valued at \$5000 or more and employed six regular teachers could secure registration with the State Department. Under the new basis of registration, it will be noted that these two requirements have been changed so that schools which have adequate equipment for the kind of work they attempt and a sufficient number of competent teachers according to the number of pupils enrolled may secure registration if their work is up to the standard required by the State Department. Merit alone counts under this new registration scheme. It is the purpose of the Department to establish a relation which will be mutually advantageous to all concerned.

Schools desiring registration should write to the Department for application blanks.

F. N. NICHOLS,
State Inspector of N. Y. Commercial Schools,
Albany, N. Y.



SUCCESSLETS FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,
Maple City Business School, Hornell, N. Y.

NERVE.

Don't be a doormat with the word "welcome" on you. You may look pretty for a time, but people will accept the cordial invitation and after a sufficient number have wiped their feet on you, you will not be a sight to gladden tired eyes, and because you have not been promoted to the position of parlor rug, you will humbly whimper that you are not being appreciated. The lowly worm is quite liable to be stepped on by a number "12." Humility is at a 90% discount in this world.

There is only one creature in God's glorious garden that professes humility and abnegation, and that one is man. Everything else stands up boldly, proudly, to proclaim the Divinity that gave it birth and sustains it. Is there any reason why man, the noblest creation of all, should apparently be ashamed of his inheritance and attempt to crawl? No, not on any occasion.

In advising the development of nerve I do not advocate the talkative kind that is generated by the muscles of the jaw, while the muscles of the legs have been trained to carry one swiftly away the moment the heart scents panic. The kind of nerve I'd like to have you develop is possessed by the tiniest blade of grass. In sunshine or shadow, rain or drouth, heat or cold, it lays hold of the Infinite and does its best. Imitate it. Keep your mouth closed and believe implicitly in your inherent ability to

do. Your father may have been a regular "eat-em-alive" fighter during the Civil War; your uncle Charley may have killed so many Indians that they could never bury them; your aunt Mary may not have been "afraid of anything," but those statements merely sidestep the man question which is "up to you." If you haven't developed the courage that will keep you going, no matter how rough the road is, get busy and develop it. The world hates a quitter, whiner and grumbler. If you are attending school don't waste valuable time, that should be devoted to study, fearing that you will not make good. Suppose in attempting anything you do stumble and occasionally fall. Didn't you do that when you were learning to walk? You wailed some then but did you give up? Never! Then have the spunk of a baby.

Perhaps during the first few days in a position you feel awkward and out of place, imagine that you are not going to make good and that the boss is going to fire you and that you'd better resign to avoid the crash. Remember your babyhood and stick. If the boss thinks you are not competent to do his work he will need no suggestion from you—he's got the nerve to fire you and he got it by believing in himself in preference to anyone else.

The 50% nerve—50% efficiency boy has the 10% nerve—90% efficiency boy backed off the map every time. The high efficiency—nerveless boy is generally very nice to look at but—if left

in charge and suddenly called upon to make a decision, his mind is stamped and he reverts to the ossified state where no mistakes are made.

The people who really amount to something; who do things that are worth while for themselves and others, make mistakes, but they have the nerve to take what is coming to them.

Now if there is anything that you are afraid of, go for it as soon as you have read this article and bowl it over. Perhaps it may be a trial balance to get; a collection to make; a stock to learn; a person to meet, or one of a thousand things that are liable to halt one—do not hesitate, do not put it off until tomorrow but do it now.

Remember that the wise man said "with all thy getting, get nerve."

CARDS! For Fine Penmanship

Hand Out—1,000 3-ply Special Wedding 85c, 5,000, \$4.00, 1,000 3-ply colored, 85c, 1,000 3-ply Tinted, 85c by express. By mail prepaid, 500 3-ply Special W. 70c; 500 Colored 75c, 500 Assorted Comic, \$1.25; 500 Assorted Scrolls, \$1.25.

Flourish Designs with sentimental readings—something new. They show beauty and skill in art much admired. Sample dozen 15c. How to succeed in selling post cards. My Album, 2c. Designs and Card Writer's Manual. All about quick selling cards. 2c. Your business solicited.

19 Snyder St. W. McBEE, ALLEGHENY, PA.

GREEN CLOTH BAGS

The Ideal Way to Carry Books and Papers
Extra Quality—Finest Materials

Only 55 Cents each, postpaid

T. G. FARRELL,

41 Sydney St., Lowell, Mass.



Get your eye on America's largest Correspondence School of Shorthand, Typewriting, Bookkeeping, Telegraphy, Penmanship, etc.

TYLER COMMERCIAL COLLEGE, TYLER, TEXAS

Fill in and receive catalog.
State course wanted.

Name.....
Address.....

STARTING IN BUSINESS

What Shall be Done Now?

Arthur G. Skeels

If a young man should get a position paying a salary of six dollars a week, and at the end of five years should have an increase in his salary of 50%—

"I expect to do a whole lot better than that."

Don't interrupt me, please. As I was saying, if a man should start to work in this year 1910 at a salary of six dollars a week, and should secure an increase of 50% each five years, in 1940 he would be getting—how much?

About eleven dollars a day; or more than sixty-five dollars a week.

Now most of us can find a position paying six dollars a week; and in five years he will probably get an increase to nine dollars.

Such a start is good enough. If you can do that well and keep up the same rate of advancement, you will be more successful financially than the average man. Look around you and see that this is true.

"Start anywhere," but keep going. Plan to keep on increasing your earning power. Choose a kind of work that develops you, and prepares you for a larger salary each year.

As Oliver Wendell Holmes says, "I find that the great thing in life is not so much where we stand, as in what direction we are going."



Ornamental Penmanship No. 1

A. M. WONNELL,

Lima, Ohio.

Specimens criticised by Mr. Wonnell if self-addressed postal or postage is enclosed.

FOREWORD

(Be sure to read every word of these instructions slowly two or three times before beginning to practice.)

I am glad to greet once more the readers of the B. E. and to submit for your study and practice the first lesson in my course in ornamental writing. This course is designed for all who wish to learn this fascinating art and also for those who wish to further perfect their skill in this line. But I wish to say right here that unless you're willing to work as you never worked before, and if you cannot get up willingly, gracefully and cheerfully, after having fallen down thousands of times, it will be useless to undertake the work. But if you're not lazy, and really want to learn to write, you can do so, and I'll be glad to help you. I want you above all to be systematic in your practice. Practice daily if possible and not less than an hour at a time; three or four hours would be better.

Now a word as to what ornamental writing is. It is that style of writing which is embellished by shades and added curves, loops and ellipses, and is designed primarily for beauty, not for every day use. But much of the so-called ornamental writing will not stand the test when measured by the rules of art. I am going to try to make this course artistic as well as ornamental and help you to get started *right*. I shall as far as possible confine my copies to standard, modernized Spencerian.

MATERIALS—Don't make a mistake here, *follow instructions*. You cannot afford to waste your time with cheap materials nor with good materials not adapted to this line of work. Get a liberal supply of firm paper, wide-ruled, having a smooth surface and of a weight not less than ten pounds to the ream. Zanerian ten-pound paper is good enough for me. Get from one to three bottles of Zanerian India ink and mix it according to directions for ornamental writing accompanying the bottle. I feel sure that you can get nothing better and I've tried about all of them. You should have a good oblique holder, properly adjusted, and a gross of Zanerian Fine Writer pens. Gillott's Principality is almost as good but I advise you to get the Fine Writer. Always keep a sponge cup and have your sponge well moistened to keep your pen clean while practicing. Have a good solid table or desk of good height and a low chair. Have blocks under the legs of the table that I'm using. When sitting erect, the edge of table just meets the lower end of the sternum, or breastbone. Have a large desk-blotter on which to lay the paper, and a *small blotter to use under the writing hand*. Never attempt to write on a single sheet of paper but always have ten or fifteen sheets under the sheet you're writing on.

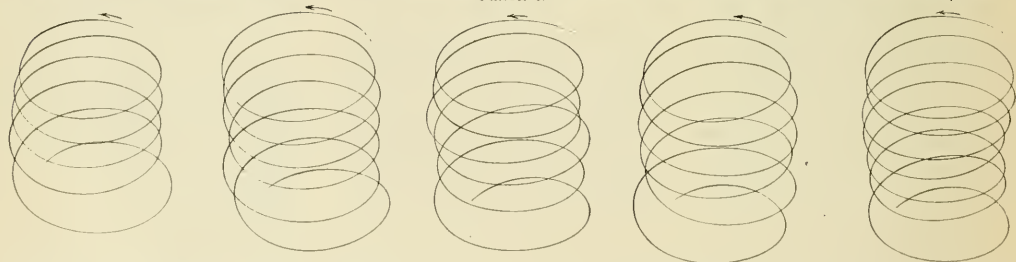
POSITION—Same as for business writing.

MOVEMENT—Very much the same as that used in business writing. There are, however, some modifications. Most good penmen, I believe, make the capitals with the arm down except for very large work. I generally write with the arm up for capitals. I believe that the best thing for you to do is to try both ways and then use the one you can get best results with. I shall try to explain the movement for small letters in connection with the copies.

PLATE 1.



PLATE 2.



COPIES—1. Horizontal ellipse. Are you making them *absolutely horizontal*? They should be two-thirds as wide as they are long. Numbers one and two are intended to prepare you to make No. 3.

PLATE 3.

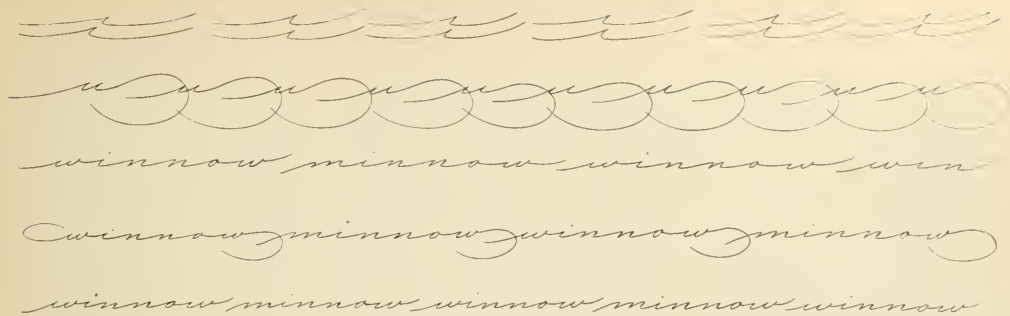


3. This is a fundamental principle, and you will find it either at the beginning or finish of a large number of capitals. *Make it horizontal*.

PLATE 4.



4. Try to make it straight until you near the base line; then by a *gradual* turn finish with the horizontal ellipse, half above and half below base line.



5. Now! If you can learn to do this in a month you're lucky. This is a movement developer. I used to use lots of finger movement in small letters, now I use very little.

Finger movement is all wrong even in small, accurate ornamental small letters. Use, therefore, pure arm movement but keep it under control. Glide freely upward and rightward, check the action, let the little finger "stick" on the down stroke, stop at base line, and finish like you began. Make just as many to a line as you see in the copy.

6. Keep down strokes parallel, base line turns short, finish with horizontal ellipse.

7, 8, 9. Notice the wide spacing in 7, medium in 8, and normal in 9. Try to get free, elastic movement in each. Make each stroke quickly but stop to get turns right. I think you'll find it best always to pause at the angles, rather than at turns. Exception: If you're getting turns too round, stop at turns until you overcome the fault.

PLATE 10



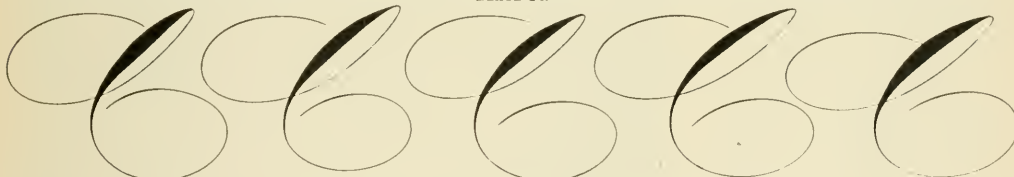
10. Keep the shade high, watch slant of retraced part, finish with horizontal ellipse.

PLATE 11.



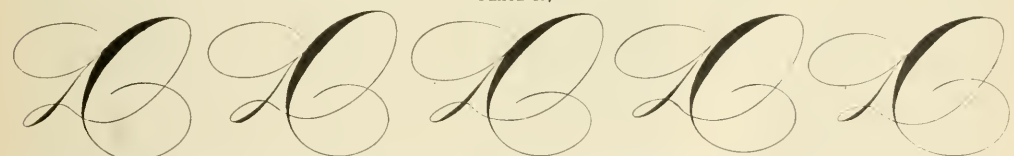
11. Begin with horizontal ellipse, start shade on stem just a little below the joining to ellipse, and make the widest part of shade near base line. Be careful not to make a compound curve of stem. See that you get good deep curves in second part with no flat places. Little loop points upward.

PLATE 12.



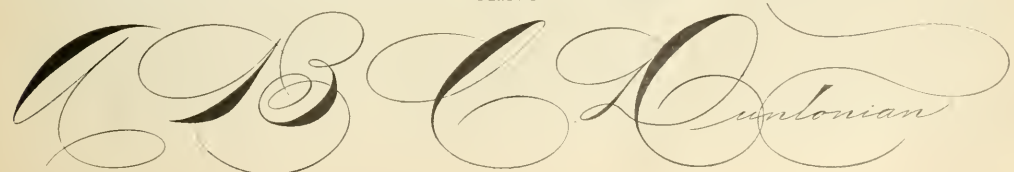
12. Keep bulk of shade above crossing. Beginning and finishing ellipses *horizontal* and equal in size.

PLATE 13.



13. Here's a hard letter. Study copy closely. Be your own critic and instructor. Be sure that your eyes are working right. *Students are in the habit of blaming their arms, when, very often, the trouble is with their eyes and brains.*

PLATE 14.



14. Use your brains, eyes and arm.



STEPPING STONES TO SUCCESS

LUTHER B. D'ARMOND,

Associate Manager Specialists' Educational Bureau,

WEBSTER GROVES STATION, ST. LOUIS, MO.

Many times I have asked the business man, "What do you consider the chief qualifications for success?" The replies are varied, but the consensus of opinion is practically the same.

Many have been suggested but let us consider *Determination*.

Make up your mind the day you enter your first position that you will do your duty. Start in your business with a determination. The world helps every one who tries. You must show your mettle and when the world is convinced you are going to do something, you will never lack for help and encouragement.

The example of Amos Lawrence, the merchant prince, shows what determination can do in bringing success in business. He determined to make a success. He went to Boston with his fortune of twenty dollars and was soon offered a position as clerk. He won the confidence of his employer and was offered a partnership in the concern but he thought their methods would hinder him and refused the offer. The firm failed and he began business for himself in a small way. He was successful from the beginning and became the leading merchant of his time.

A story is told of a young man who started on a journey. He put all his belongings on his back and bid his friends good-bye. On his way he had to cross a mountain. He came to a narrow gorge in the mountain, and just as he started through, a large cliff loomed up in front of him and he could go no further. What was to be done? He begged the cliff to move. He tried to pray it away, but still it remained immovable. Finally he picked up his luggage and said he was going any way. He started and when he got close to the cliff it moved out of his way. A beautiful allegory, but it is very true to life. We imagine that difficulties are ahead of us, but if we decide our course and push forward with the determination to win, these difficulties will disappear like the mist.

Several boys were playing with a mule in a barn yard. Each in turn tried to ride the mule. This did not meet the approval of the mule. When a boy got on he was immediately encouraged to dismount unceremoniously. All had tried to ride except one small boy who said, "I can ride that mule." They all laughed at him but insisted that he try. The boy accepted the challenge and made

for the mule. He got on but was thrown off. He soon as he could get up he made for the mule again. On the back of the mule he landed, but again he found himself on the ground. He determined to ride that mule and he tried again and again until he succeeded. This kind of determination is bound to win, and it won the presidential chair for U. S. Grant.

Who was that boy who would plow all day, and when passing through some woodland on his way home from the day's work would hunt a pine-knot to be used in making a light by which he could study? The name of Abraham Lincoln is a synonym for determination.

Who was the man whose mother was a washwoman and whose father died of delirium tremens? From obscurity he built up a name of honor. He is a remarkable man who can show a better record than the late Governor Johnson, of Minnesota.

Business men are looking for young men and young women who have determination to reach the goal for which they are striving.

"Hang on! Cling on! No matter what they say, Push on! Sing on! Things will come your way; Sitting down and whining never helps a bit; Best way to get there is by keeping up your grit."

BOOK REVIEWS

"Modern Typewriting," Remington Edition, (Smith-Premier, Oliver and Universal Edition, to follow soon) by Mrs. M. Tefft-Worth, of the Miller School, New York City, published by J. A. Lyons & Co., of Chicago and New York City, price \$1.00.

The book is splendidly printed and substantially bound in stiff cloth covers, with flexible back, so that it can be opened flat. The following are some of the superior qualities claimed for the book:

1. A fingering scheme that, in its simplicity and invariability and its pedagogical development, is in advance of anything that has yet appeared.
2. Nothing is omitted of the thousand and one practical details of style and operation which are essential to efficiency in operation and this information is not given by the reference book plan but all instructions are immediately given a practical application through the use of required exercises.
3. The character of the book as a text of instruction and training does not cease with the first few lessons on fingering but definite requirements for work are maintained throughout the fifty lessons.

The book contains 80 pages, and impresses us most favorably indeed as a text on typewriting. No teacher of typewriting can afford to let this book go by without a careful examination.

BE A B. E. READER.

BY THOMAS E. CUPPER, AMERICAN
SHORTHAND AND BUSINESS COL-
LEGE, DURHAM, N. C.

Be Entrprising.
Be Enthusiastic.
Be Energetic.
Because Every
Business Engineer
Builds Enormous
Business Enterprises
By Effort.
The B. E.
Brings Excellent
Business Education
Before Every
Business Educator
By Expounding
Business Elements.
Best Educators and
Business Employees
Both Enjoy
The B. E.
Because
The B. E.
Is known as the
Best Everywhere.
B. E. stands for
Best Efforts
Business Essentials,
Business Education,
BUSINESS EDUCATOR and
Best Ever.



Mr. and Mrs. I. R. Stout
Harriet Elizabeth Stout
July 27, 1910 7½ pounds
Bellaire, O.

Beatrice Lowe Strickland, daughter of Mr. and Mrs. H. W. Strickland, Springfield, Mass., born July 31, 1910, weight 9 lbs.

Use Earles' Bookkeeping Reference,

a drill book, containing 1,000 test questions in bookkeeping with answers. For use of students, bookkeepers and teachers.
75 cents postpaid

W. H. EARLES,
Box 124 Lansing, Mich.

WOULD YOU

like to be an equal partner in a business that will pay at least 40 per cent. profit in 2 years' time, and thereafter 50 or more per cent. yearly? Then write me immediately saying how much or how little you will invest. The terms of payment are 40 per cent. cash, and 10 per cent. for next 6 months and the balance to be called in October or November. Get busy, if you want a slice of this investment melon.

L. MADARAS,
448 View Ave., San Francisco, Cal.



A CORRECTION AND AN APPRECIATION.

On page ten of the May number of THE BUSINESS EDUCATOR appeared a specimen of penmanship which elicited much praise. Many persons supposed that I executed the specimen. The authorship was not disclosed because the one who executed it expressly requested that nothing be said. Now, however, that many are giving me the credit for writing it, I wish to say that not I, but my worthy co-worker, Mr. E. W. Blosser, is the person who held the pen that produced the specimen.

Since he so freely and unselfishly expressed his opinion concerning Mr. Madarasz's work in that number, and through Mr. E. A. Lupper, on page ten of the June number, his appreciation of Mr. Taylor's work, I have concluded to exercise the same right by expressing my opinion of Mr. Blosser's work in the accompany-

ing specimen. For, as a *man* as well as a penman, I esteem his modesty, sterling integrity and skill as I do that of no other one man. I consider him the Flickinger of the present day, and in so saying I do not know which I compliment the more, Mr. Blosser or Mr. Flickinger.

This appreciation is being presented without his knowledge (for I am sure he would not have given his consent) with the hope that it may be as charitably received as it is humbly presented.

C. P. ZANER.

A Few Extracts From Letters Received Relative to the Above.

There is more inspiration in that specimen than in any piece of penmanship I have seen for years.

H. L. DARNER,
Spokane, Wn.

I want to congratulate you on the rare treat with which you are favoring all lovers of fine penmanship. You deserve the support and thanks of every member of the profession for reviving an interest in the work of Madarasz and Taylor, with whose work many of the younger teachers are unfamiliar.

Another equally welcome surprise was the magnificent page from Mr. Blosser, if I am correct in its identity. I am sure that your readers will appreciate this just as much as the work from the other penmen mentioned above. It is certainly a classic in script work right up to the standard of the other two.

E. O. FOLSOM,
Worcester, Mass.

I have yet to see an ornate letter that has finer little letters. I honestly think it is the finest letter that ever appeared in any similar publication.

R. GULLARD,
Portland, Ore.

Madarasz will have omitted one great man if fails to include in his eleven pages the name of the writer of the letter to the "Friends of Penmanship." It looks like our dear Blosser's work. How beautiful! Madarasz is great, but not the greatest.

F. O. PITNAM,
Little Rock, Ark.

Is it possible that the letter representing white ink was written by you? I thought it was too fine to come from the human hand with an off hand swing, and I looked upon it as a piece of penciling greatly reduced. If you did write it with a pen your efforts in my estimation have out-shone anything Madarasz ever wrote. It is so delicate and accurate, I was unable to find a flaw.

J. A. SNYDER,
Big Rapids, Mich.



See article herewith entitled "A Correction and an Appreciation."

Hymeneal

Nanetta Stone
Glenn W. Slade

Wednesday, June the twenty-ninth
nineteen hundred ten
West Olive, Michigan

At Home
after September the first
Minneapolis, Minn.

Mrs. Margaret A. D'Arcus
announces the marriage of her daughter
Janette Marie
to
Mr. Walter Philip Steinhäuser
on Monday, June the twentieth,
one thousand nine hundred and ten,
Ashbury Park, New Jersey.

Mr. J. Edwin Boothe
Cincinnati, O.

and
Mrs. Stella E. Morris
Louisville, Ky.
announce their marriage
on Wednesday, the twentieth of July
One thousand nine hundred and ten
Louisville, Kentucky

At Home
after August first
Frederick Hotel
Huntington, W. Va.

Mr. and Mrs. G. W. Hall
request your presence at the
marriage of their daughter
Bessie

to
Mr. Elmer E. Spanabel
Wednesday evening, August tenth
nineteen hundred and ten
at eight o'clock
East Palestine, Ohio

At Home
on and after August the fifteenth
one thousand nine hundred and ten
704 South Church Street
Paris, Texas

Mr. and Mrs. Robert Baird
announce the marriage of their daughter
Louise E.

to
Mr. Stanley Oscar Smith
on Wednesday, August the tenth,
nineteen hundred and ten,
New Ottawa, Saskatchewan.



CLUB CHAT

O. L. Rogers, supervisor of penmanship in the Fort Wayne, Ind., public schools, recently sent us twelve subscriptions to the Professional Education from the teachers in the public schools of that city.

Good lists of subscriptions continue to arrive at short intervals from the Eastman College, Poughkeepsie, N. Y., V. M. Rubert, penman. That the students in this college are making good progress in penmanship is shown by the fact that a number of Certificates are sent there every few days also.

Fifteen teachers of Turner County, S. D., in attendance at the Teachers' Institute held at Parker, subscribed for THE BUSINESS EDUCATOR through Mr. E. C. Nelson, Deputy Treasurer of Turner county. Mr. Nelson states that THE BUSINESS EDUCATOR is a very necessary article in his business life.

At the Teachers' Institute held in Woodsfield, Monroe County, Ohio, recently, thirteen subscriptions to THE BUSINESS EDUCATOR were secured by Mr. I. H. Grimes. This indicates that these teachers are much interested in penmanship and practical education, and we feel sure their pupils will receive careful training along these lines.



By the Editor.

Mr. Geo. W. Collins, of Heald's Business College, Oakland, Calif., recently favored us with a list of subscriptions to THE BUSINESS EDUCATOR numbering twenty. Coming as they did the middle of August indicates a good and enthusiastic summer attendance.

A list of seventy subscriptions to the B. E. came the latter part of August from Mr. C. E. Birch, of Haskell Institute, Lawrence, Kas., bespeaking enthusiasm in penmanship and efficiency as a consequence.

SPECIAL COURSES IN PENMANSHIP

Under the personal instruction of

Francis B. Courtney

Improve your penmanship and improve your chances for advancement in business educational work. Write for catalogue. Fall term begins September 6, 1910.

Palmer Method School of Penmanship
CEDAR RAPIDS, IOWA

Mr. E. H. McGhee, penman in the Stewart-Large Business Institute, N. J., is doing considerable work in penmanship by correspondence, and the copies he is sending out for pupils are certainly high-grade, as well as practical, and all fresh from the pen. His lessons now appearing in THE BUSINESS EDUCATOR are being commented upon favorably.

*The time of life is short,
To spend that shortness basely were too long.
If life did ride upon a dial's point,
Still ending at the arrival of an hour.*
Henry IV.

By James D. Todd, Salt Lake City, Utah.



I TEACH

Penmanship

BY MAIL



I won the world's first prize in penmanship for the best course of lessons in Penmanship. Under my guidance as a teacher with a national reputation, you can become an expert penman or master the art of Show Card Writing.

My system of instruction in these branches is simple, thorough and easily learned as I depend largely upon personal correspondence with you. Each lesson is carefully planned and compels your constant improvement. Many of my pupils are filling high salaried positions in commercial colleges and the demand for them is increasing.

Write me today if you wish to become a better penman or an expert Show Card Writer. A post card will do. I will send you free, one of my favorite pens and a copy of the Ransomerian Journal.

WRITE NOW—IT MAY MEAN YOUR FUTURE SUCCESS

C. W. RANSOM, President Ransomerian School of Penmanship, 551 Reliance Building, Kansas City, Mo.



ONE MAN

in California is making clear \$600,000 per year in a line of business, in which he put in \$25,000 some years ago. For the first few years he put his entire profits back into the business—now he is drawing out his profits. I am offering you the privilege of joining your money with mine in a similar enterprise. Returns, however, begin within a year's time of our investment. There will be a big growth in the business and it should be earning 25 per cent. in 2 years, and 50 per cent. yearly thereafter. If your bump of business shrewdness is partially or fully developed you'll grab a chunk of this good thing and—quickly—after you've mulled over the proposition, particulars of which are yours for a 2c stamp.

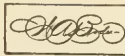
L. Madarasz, 448 View Ave., San Francisco, Cal.



PENMAN
WESTERN
STATE
NORMAL

Specimen Letter, Business Hand \$ 50
Specimen Letter Ornamental and Superfine 75
Wedding Invitations, dozen 1.50
Written Cards—very fine, dozen 25
12 Lessons in Business Writing 7.50
DIPLOMAS ENGROSSED—German or Old English

J. A. STRYKER, Kearney, Nebr.



I will write your CARDS name on one dozen for 15 cents. I will give free a pack of samples and send terms to agents with each order.

AGENTS WANTED
BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.

COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink, Glossy Black or Very Best White, 15c. per bottle. 1 Oblique Pen Holder, 10c. Gillett's No. 1 Pen, 10c. per doz. Lessons in Card Writing. Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

Napoleon purchased his upon the greatest throne on earth, and so set up a poor madman's name for countless centuries at the synonym of savage cruelty.
Madarasz

Bismarck—gruff, overbearing, a giant pugilist in the diplomatic arena, laughed with grim disdain at France, which said, "You shall not."
Madarasz



SPECIMENS

Some very graceful ornate script is hereby acknowledged from Mr. P. Escalon, Santa Ana, Salvador, Central America.

Some of the best specimens in ornamental script received at this office during the past few months, are from the pen of Mr. J. A. Stryker, penman and all round hustler in the Kearney, Neb., State Normal. Mr. Stryker writes a graceful hand, and seems to be still on the improve.

Specimens by pupils and teachers of the Fort Wayne Public Schools, from Mr. O. L. Rogers, Supervisor of writing, make it very plain that he has been awakening unusual interest, and securing most excellent results during the first year of his supervision. The School Board of that city was most fortunate in securing his services.

J. H. Sherwood, Jr., Oxford, Neb., favored us with some written cards in ornamental style, which show good ability in this line of work.

J. E. Thornton, Carrollton, Ga., again favored us with specimens of his penmanship, both business and ornamental, which show that he is still improving. Mr. Thornton is a home student and the progress he has made amply repays for his perseverance.

Mr. Elmore McClung, of the Southern Commercial School, Greensboro, N. C., recently sent some fine specimens which he gathered from his class. He has given three of these pupils, who sent in the best work, a year's subscription to THE BUSINESS EDUCATOR. The lucky ones are: first, W. A. Ore; second, Clem Gilliland, and the third A. C. Bonhemeyer. This is a very good method of arousing interest in penmanship, and we would like to see more teachers do the same thing.

By instructing his pupils how to make the Marking Alphabet, we think Mr. V. L. Hughes, of Heald's Business College, San Jose, Calif., is doing a commendable thing. We acknowledge receipt of a number of well executed alphabets of this kind from the pens of his students. No matter what line of work they follow, they will find a good Marking Alphabet very useful. Certainly all business college pupils should learn to make this alphabet.

Specimens of students' practice work from the Scranton, Pa., Business College, H. D. Bruck, proprietor, has been received. M. J. Coyne, John Putchalski and Joseph Barsevitz each sent a page of the capital J. They have learned to execute their difficult letter very well.

Mr. J. H. Jones, Sardis, O., recently favored us with a few cards written in the ornamental style, which indicate that he has considerable talent for penmanship.

Mr. H. C. Crane, Grafton, Ill., who is just beginning to advertise in our journal, is a penman of a high order of ability. We say this judging from the work we have seen from his pen. We are confident that all who favor him with patronage will be well pleased with his work.

A letter in the ornamental style, and a number of well written cards have been received from the well-known penman, J. A. Stryker, Kearney, Neb. Mr. Stryker is gradually pushing his work up to a still higher standard of excellence. In fact, the specimens before us are the best we have ever seen from his pen. Mr. Stryker has been advertising his work in our journal for quite a long while, which would indicate that his numerous patrons are well pleased with his work.

SEND for Parsons' Practical Penmanship, 10c; Easy Paper Folding and Cutting, 15c; Easy Landscape Drawing, 20c; Practical Drawing, 25c; Book-keeping, made easy, 25c; any 3 for 50c; all for 75c. Address PARSONS, Keokuk, Iowa.

RESPONSE TO "CHARACTER IN HANDWRITING."

BY MARY H. BOOTH, PHILADELPHIA, PA.

A recent journal devoted to the interests of penmen and penmanship as an art, relates that a skeptic of graphology recently tested the skill of two professors of the art, obtaining contrary opinions.

This fact does not justify the skepticism of the narrator in the science or art of graphology.

It is a well known fact that experts in all lines differ in opinion on the same subject or matter for analysis.

Medical men in consultation frequently make different diagnosis and yet the medical profession at large is not criticized because of their disagreement.

Even handwriting experts who are not versed in graphological analysis have rendered opposite opinions upon the same handwriting.

Similar temperaments find a similar pen expression but only an expert in analysis can detect and make correct deductions.

The writer is a graphologist and believes in the science of graphology as founded by Lavater and Goethe, two of the greatest philosophers of the seventeenth century and would be pleased to have the expression of penmen generally on this subject.

\$20.00 CASH and six monthly payments of \$5 each, will buy a Madarasz Scrap-book. The finest collection of off-hand penmanship in the world—consisting of ornate script, business writing, ornamental addresses, signatures, round-hand, flourishing, body writing, etc., etc. The most skillful penmanship ever executed. \$45 cash gets a book for immediate delivery.

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448 View Ave., San Francisco, Cal.

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GRAFONI

The New Phonography—The World-Shorthand

A radically original, ideally perfect phonography of the English Language, THREE times as brief and rapid as the present cumbersome longhand, which it is designed to supersede.

Grafoni is a phonetic shorthand adapted to general use—Grafoni is not a reporting stenography—no sounds are omitted—every sound in every word is accurately recorded and the writing is complete and permanently legible.

Grafoni can be written as full, accurately recording every sound in every word at a speed of from 75 to 100 words a minute.

Every Grafoni letter begins and ends of the line of writing—no tedious penmanship requisite of a shorthand intended for universal use. All the Grafoni letters connect at the same level and are adapted for use as printing types, to take the place of the present Roman letters.

GRAFONI SCRIPT ALPHABET

GRAFONI TYPE ALPHABET

The efficacy of Grafoni lies wholly in the scientific alphabet—the Grafoni Alphabet is ideally perfect in its harmonious completeness—The Grafoni Alphabet is a beautiful thing—a poem to form.

There are only nine elementary vowel sounds in English, and there are only thirty sounds altogether—there are only thirty simple, facile letters in the Grafoni Alphabet.

Grafoni is an easy and accurate means of recording and presenting the pronunciation of English words in dictionaries and textbooks, and of teaching children and all who speak or desire to speak the language, the exact number, nature, relation and combination of English sounds.

LESSON IN GRAFONI

— I — E — A — O — U — AW — SH
(K) (G) (T) (D) (P) (B) (R) (N) (M) (S)

SIMPLE WORDS WRITTEN IN FULL

a — so — and — the — of — I — am — to — it — for

You are not well-informed, nor up-to-date, unless you possess a copy of the "Grafoni Instructor." Every penman, every teacher, every student in America should know all about Grafoni—the short-longhand of the future.

The GRAFONI INSTRUCTOR contains complete rules for writing and joining letters, vowel and consonantal combinations, common words, principles of pronunciation, punctuation, exercises, etc., etc.

GRAFONI INSTRUCTOR, purple cloth stamped in gold, price \$50c. Special paper bound edition, purple and gold, price only 30 cents.

Send coin or money order.—No stamps accepted.—Address

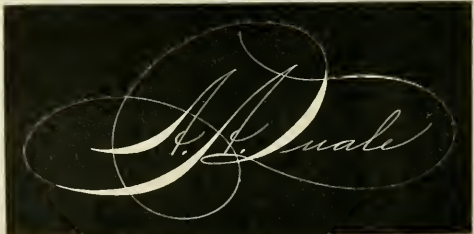
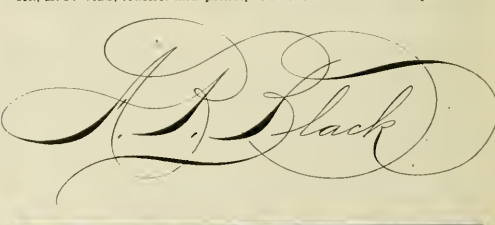
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51 E. Superior St.,

CHICAGO



B. E. certificate winners, New Tier Township High School, Kenilworth, Ill., E. J. Gibb, teacher and principal of the Commercial Department.



By the Editor.



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H. CURTIS CRANE,
Crafton, Illinois.

FOR SALE!

One-half interest in a good school to a young man who teaches bookkeeping. For information write to

WORTH YOUR WHILE,

Care of Business Educator, Columbus, Ohio

WANTED!

A-1 commercial teacher who is competent to teach Sadler-Rowe System of Bookkeeping, Commercial Arithmetic and Penmanship. If interested, address,

M. A. ADAMS, President

Marietta Commercial College, Marietta, Ohio

WANTED

Position to exchange penmanship instruction for tuition in Shorthand and living expenses. Address,

Box "G"

WOODSFIELD, OHIO

GETTING OUR SHARE

Of the calls for high grade commercial teachers. Is your name on our list? A wise business policy on your part to have it there.

Write today.

CENTRAL TEACHERS' AGENCY

E. C. ROGERS, Manager. COLUMBUS, O.

Fortunes in Mud

Millions of dollars were made on Seattle tide lands.

Tacoma presents the same opportunity to-day and when the tide land is gone no more can be had.

This is the investment property that made Seattle famous.

For a limited time we can offer low prices and favorable terms on Tacoma tideland—the only available transcontinental railroad property.

C. B. CAVANAGH & CO.

463 EMPIRE BLDG.

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Teachers Wanted!

Positions now open \$4,000 to \$2,000; many \$2,000 to \$500. We need more expert penmen. We have the best paying positions for teachers of penmanship, bookkeeping, telegraphy, Gregg and Pitman Shorthand, etc. We solicit the business of reliable colleges. Our methods are conservative. Business opportunities. Boxes 29-31, Station 2.

THE INSTRUCTORS' AGENCY, Marion, Ind.

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, MANAGER

OUR HURRY-UP CALLS

September is the month when teachers are wanted in a hurry. If you are open for engagement, let us know. It is often a critical period for both teacher and school manager. Tell us your troubles.

UNION TEACHERS' BUREAU, 229 Broadway, New York

200 OPENINGS FOR COMMERCIAL TEACHERS

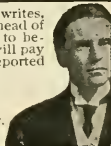
At this writing (Aug. 20) we have more than 200 vacancies for Commercial Teachers. We need more good teachers. Write today. Free registration if you mention this Journal.

CONTINENTAL TEACHERS' AGENCY, BOWLING GREEN, KY.

LATE OPENINGS. One superintendent of public schools writes, "Can you recommend a good man as head of the Commercial Department in High School, salary \$1800 a year, work to begin October 1?" Another high school opening, just reported to us, will pay \$1500 first year. Many good vacancies—that may interest you—will be reported to us in September. Tell us what you want, and keep in touch with us.

THE SPECIALISTS' EDUCATIONAL BUREAU

ROBERT A. GRANT, Mgr. LUTHER B. D'ARMOND, Associate Mgr.
WEBSTER GROVES, ST. LOUIS, MO.



LET US TRAIN YOU FOR COMMERCIAL TEACHING

As we dictate this advertisement we are nearing the close of another successful summer school session for training commercial teachers.

The expressions of satisfaction on every hand are proof of the strength of the courses presented by our specialists. And the promotions and new positions at increased salaries that are being secured daily by members of our summer school class prove the popularity of R. B. I. graduates for high grade commercial teaching positions.

Meantime prospective commercial teachers for September, 1911, are arranging to enter the school for the thorough preparation in the commercial texts they can get here before the opening of our next summer normal term, July, 1911.

Send postal card for our summer school bulletin and our regular school prospectus.

ROCHESTER BUSINESS INSTITUTE, Rochester, N. Y.

WE ARE MAINTAINING THE PACE

This is July 27. Since writing our August ad, these are some (not all) of the high school positions we have filled: Westfield, N. J.; St. Joseph, Mo.; Wakefield, Mass.; Niagara Falls, N. Y. And these, among other private school positions: Cushing Academy, Ashburnham, Mass.; Tome High School for Girls, Port Deposit, Md.; Burdett College, Boston; Yale Business College, New Haven, Conn.; Springfield, Ill.; Business College; Mankato, Minn.; Commercial College. Emergencies will develop during the fall. Let us try to help you to meet them.

The National Commercial Teachers' Agency

E. Z. Gaylord, Manager (A SPECIALTY BY A SPECIALIST) Prospect Hill, Beverly, Mass.





ENGROSSING and ILLUMINATION
H. W. STRICKLAND,
 Policy Dept., Mass.
 Mutual Life Ins. Co.,
 Springfield, Mass.
 Specimens criticised by Mr.
 Strickland if return postage
 in full is enclosed.

ROUND WRITING.

LESSON 1.

This course is designed to cover in a general way the field of Engrossing, showing at the very least the things that are essential to a fair knowledge of this fascinating as well as profitable art. The work presented will be practical and if religiously followed will enable the thousands of aspiring young penmen, who perhaps already have script forms fairly well perfected, but have not worked up the alphabets and brush work so essential to modern engrossing, to handle creditably any engrossing work that they may be called upon to do.

Pen Alphabets will constitute the first part of the course and the amateur will best prepare himself for more elaborate work by laying a good foundation here. The extra care, patience and persistence used in acquiring these will add much to the finished page later, be it either in flat or album form.

MATERIALS.

For this lesson and the ones to follow you will need a set of "Soennecken" pens Nos. 1 to 5, a cork tipped straight penholder, some ink retainers to slip on the "Soennecken" pens, and a bottle of Zanerian India Ink. For practice work a plain heavy paper will do, but for the real thing, such as resolutions, etc., use Strathmore or Reynold's Bristolboard and for the highest class work parchment which has been properly mounted upon a drawing board.

Now we are ready for practice. Select a No. 2½ pen, adjust the sheet so that it is parallel with the pen held about the same as in ordinary writing but much nearer the body, work on an angle of 45 degrees connective stroke and vertical for downward or heavy strokes. Be careful to maintain the same position and make such letters as *o* and *a* on the basis of a circle lifting the pen for reverse strokes.

For copying this alphabet, rule pencil guide lines one-half inch apart. Draw another line half way between these two which will divide the space into one-fourth inch. By ruling vertical lines the work will be more accurate.

Now the most important thing is to note that the letters are built on the square, that is to say they are as wide as high.

Review the alphabet and try writing on a backward slant until you have mastered both. All of the alphabets will appear in a resolution to be presented a little later.

H. W. STRICKLAND.

GOLD and SILVER INK, THE BEST IN THE WORLD

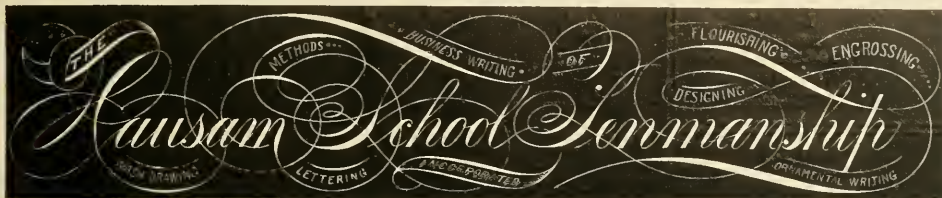
You cannot imagine what beautiful cards and other pen work you can produce by using my Gold, Silver, Black and colored inks. A full supply sent postpaid for \$1.25. Circulars and beautiful Penmanship Journal free.

A. W. DAKIN, Syracuse, N. Y.



A unique flourish by L. E. Gerhold, Echo, Pa.

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 a b c d e f g h i j k l m n o p q r s t u v w x y
 A B C D E F G H I J K L M N O
 P Q R S T U V W X Y Z & . , ; ? !
 ~ 1 2 3 4 5 6 7 8 9 0 - 2 4 ~
 This style readily lends itself to
 a backward slant



DISTINCTIVE HAUSAM FEATURES.

Satisfied Students—ask any of them anywhere, anytime.
Individual Instruction—the only kind worth while for advanced students.

Fresh Pen Copies—the quality kind that inspire, encourage and help.

THE NEW DEGREE (M. Pen.)

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Has already brought inquiries and applications from all parts of America. It is destined to become the high-class penmanship teacher's highest credential. Our booklet, giving full particulars, is free.

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We teach students at home, by mail. We save them heavy board bills. We allow them to continue their other occupations. We suit our instructions to their convenience. We set no time limit for completing the course. We accept tuition in small monthly payments. We secure positions. We grant diplomas and *ours is the only school in the world conferring the degree MASTER OF PENMANSHIP*. Our copies are all fresh from the pen. Our course is the most comprehensive and scientific offered by any school. Our standard for graduation is the highest maintained by any school.

The Hausam School is Strictly High Grade.

INVESTIGATE IT.

Beautiful catalog, a richly illustrated Pen Art Book, free.

Address,

Box 255P. THE HAUSAM SCHOOL, Hutchinson, Kansas

JUST OFF THE PRESS A New Idea Book from Cover to Cover

“Inductive Commercial Arithmetic”

by Carl C. Marshall and Samuel H. Goodyear is now ready for delivery.

FEATURES:

1. A REAL application of the inductive principle, “each topic leads to the next.”
2. Many BEAUTIFUL script forms.
3. An UNUSUAL correlation of arithmetic and accounting.

4. EMPHASIS of counting-room and financial methods.
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TEACHERS who wish to see this new book can get it by filling out and mailing the accompanying coupon.

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My Name is Name of School

My Position is Address





Roundhand
J. A. OLSON,
Philadelphia, Pa.,
409 Chesnut Street.
Specimens criticised by
Mr. Olson if return postage
is enclosed.

LESSON 1.

I will put forth my best efforts in presenting you a graceful, practical style of script and if you follow my instructions carefully it will take but a short time to master the same.

Will first call your attention to materials, position and movement. Use good paper, the Wedding Bristol handled by Zaner & Bloser or any other kind equally as good; a triangular oblique penholder and a Zanerian fine writer pen or a Gillott No. 1, and a good black ink; Zanerian India Ink, if properly diluted with water and a little Gum Arabic mixed into it, gives good results. Too much Gum Arabic will stop the ink from flowing freely, so be careful in this respect. Position is the same as in business writing except that the hand tips further over on the side. Always keep the paper at the same angle, and you will not experience much trouble in maintaining uniform slant. I have never used slant lines and it will be well for you, too, to let your eyes govern the slant, as it means a good deal to you in the long run. I use a restricted combined wrist and arm movement. No finger movement. Grasp the penholder rather tightly about a half inch from the end as in this way you get a good control.

Rule top and base lines $\frac{3}{4}$ of an inch apart. The first exercise will test you on uniformity in width of stroke and spacing between lines. Place your pen on the paper and press down on it until the points spread apart as wide as you desire the stroke to be, then move the pen downward and make the stroke; starting in this way will make the tops square.

The lower turn exercise is made in the same way and should hold the same width until the pen has traveled about 3-4 of the distance to the base line, when it should begin to taper, in order to make the turn. See that the stroke is slightly curved the whole way down, otherwise it has a stiff appearance.

Always raise the pen at the base line and replace it to make the hair line connecting stroke;

LEARN TO ADD! MENTAL ADDITION SIMPLIFIED

Familiarize the 195 possible combinations of figures, these and their sums recognized, you foot any column rapidly as you read a line of words. For instance: WHY must you add figures "97 8" (in a column) before knowing their sum is 24? You don't add when reading "638" as "36." Anyone quickly masters before. Speed bewilders your friends. Complete instructions and tables; postpaid, 50c. Return if dissatisfied; money back without a word. I assume all risk. Anything fairer! Avoid the brain-numbing drudgery of haphazard addition.



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*Essential to Success in accounting.
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Why not give your students a fair start in business life by teaching them modern addition? Theoretical instruction in book-keeping can then result in great practical ability and earning power. Sample Lesson Free.

C. H. NICHOLSON,
R. 293 144 East 54th Street, New York

this you may also do at the top of all minimum letters, but it is not necessary. The hair line should be well connected with the shaded stroke.

The upper turn is the reverse of the lower turn.

In the exercise giving the double turn, endeavor to make the upper and lower turns equally round.

The rest of the lesson consists of these principles joined together.

Strive for uniformity in turns and shaded strokes, and you will then have good spacing. Watch the slant.

Take notice where the connective lines join the shaded strokes.

Study and practice diligently, and send me some of your best work for criticism, together with self addressed stamped envelope.

ODDS and ENDS

I have a few specimens of penmanship duplicate pieces of Scrap specimens written for those Scrap books—for 25c, 50c, \$1 or \$2. I will send double your money's worth. Order quick. They won't last long.

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448 View Ave., San Francisco, Cal.

FREE! A 75c SET OF ARTISTIC CAPITALS

fresh from the pen, with all orders for cards during September. Mr. Tamblin says my capitals are worth 75c of anybody's money. Mr. Ransom says my cards are as good as the best Mr. Eubanks, Mr. Estlock and several other penmen say that I am the finest penman in the world. PRICES: White Cards, 25c per doz. White Ink Cards, 25c. Colored Cards embossed, 35c per doz. Complete course in Artistic and Card writing, \$10.00. If you can take orders for my cards send 10c for sample outfit.

W. A. WEAVER, (DEN. DEL.) Kansas City, Mo.

SPECIAL!

Lessons in Penmanship by mail. Copies are written by E. H. Write for circular.

RESOLUTIONS ENCROSED.
Write now, I may be in a position to supply your wants.

E. H. MCGHEE,
Box 561. TRENTON, N. J.

Send now
\$1.00
for 12
Issues.



A CHANCE TO MAKE \$100.00 FOR \$1.00

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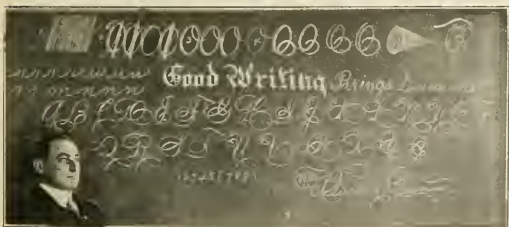
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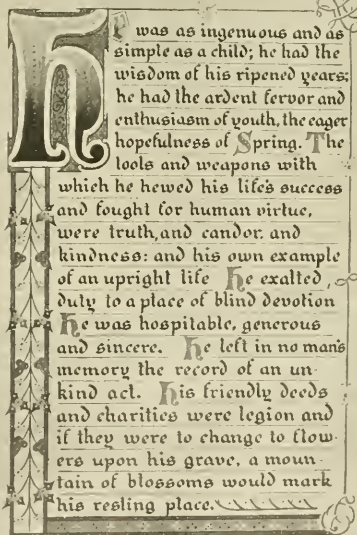
Ornamental capitals by H. L. Darner, Blair Business College, Spokane, Wash.



This is neither the "Half Moon" nor the "Clermont," but a ship from the knife and hand and imagination of Mr. A. W. Dakin, Syracuse, N. Y., whose knifemanship is quite as ingenious and skillful as his penmanship is graceful and artistic.



Blackboard writing by and photo of W. A. Turner, Midland, Ont.



The third of a series of album plates by Mr. S. E. Leslie, Eastman College, Poughkeepsie, N. Y.



THE

American

Industry our Talent

Off-hand round hand by R. Guillard, penman, Behnke-Walker Business College, Portland, Ore.

CHALLENGE CARDS FOR 50c

I will send a package of twelve cards executed with knife, pen and brush, in black, gold, silver and colored inks and challenge any penman in the world to equal them in beauty and execution.

A. W. DAKIN, Knife Artist, Syracuse, N. Y.

**Ben
the
Pen-
man**

FREE OFFER

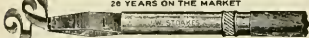
Send 20c for one dozen of my Reputation Cards and I will send you a beautiful set of Ornamental Capitals and other specimens of Penmanship FREE. Order now.

B. KUPFERMAN,

127 Federal St., Boston, Mass

AUTOMATIC SIGN PENS

25 YEARS ON THE MARKET



Makes lettering in two colors or shades AT ONE STROKE from one color of ink.

SPECIAL OFFER: 6 Marking or 6 Automatic Shading Pens with two colors of Automatic ink, Alphabets, Figures, Etc., for \$1.00 postpaid. Catalog F, free. Address

Newton-Stokes Shading Pen Co. Pontiac, Mich.

FINE PENMANSHIP

Superior courses in *Business and Ornamental Penmanship*. All copies are pen written. Enclose 2c stamp for specimen of my writing and circular.

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Resolutions and Diplomas

engrossed in German Text, Old English or Roundhand. Cards elegantly written, 25c per dozen. Business writing thoroughly taught by mail.

ROSE C. BEAM, Pen Artist,

Washington, N. J.

TO
Mr. James MacGregor MacHarlow
Vice President
OF THE
Glucose and Hamilton
OF ALBANY.
AND General Manager
Contracting Co.
NEW YORK.

On behalf of the employees
OF THE ENGINEERING
CONSTRUCTION - MAINTENANCE
OF WAY DEPARTMENT OF

The Holmstrom & Hudson Company

we ask your acceptance
of this slight testimonial as a sincere and heartfelt appreciation of
the services rendered by you during a faithful and useful career
as Chief Engineer of **H.M.**

For, notwithstanding the constant demands upon your time and the many onerous responsibilities
of your office, you have always been a friend considerate of our interest, and by your kindly principles
and justice have held our confidence and esteem at all times. Therefore,
we hereby tender you our heartfelt best wishes for that full measure of success
and usefulness in your new field of effort to which your executive and administrative
ATTRIBUTES ENTITLED
You.

Given unanimously
through our Committee
this 30th day of April,
1900.

By P. W. Costello, Scranton, Pa.



BOOK REVIEWS

"The Art of Business College Soliciting" by Wm. G. Haupt, 1321 Northwood St., Chicago, Ill., price \$2.00, is the title of a pocket-size, eighty-nine page, cloth-bound volume telling in unusually terse and brief terms how to become a successful business-college solicitor. The instruction and advice given is especially directed to commercial teachers, many of whom are now employed during the summer months to canvass for students in the fall. Mr. Haupt believes that the business college teacher who knows thoroughly the workings of the school and the value of a commercial education and of what it consists is especially qualified to solicit effectively, if he but supplements his teaching work with even a small amount of study on the subject of soliciting. There are many things in this book to which we can most heartily subscribe. Mr. Haupt is a practical solicitor and therefore speaks from experience.

"Spencerian Chartier Shorthand" by L. C. Spencer, 7th Edition, Price \$2.00, published by the Spencer Publishing Co., New Orleans, La., is the title of a 44-page cloth bound text. Its large type and open clear pages give it the appearance of simplicity and brevity, which are two of its claims for superiority. "Quick Writing" seems an appropriate title, and its success justifies it.

"The Acquisition of Speed in Shorthand," by Edw. A. Cope, Isaac Pitman & Sons, New York City, price 20c, is the title of a 63-page book on the subject named. It seems needless to say that there is very much valuable information within the covers of this book for anyone interested in rapid shorthand work.

"Testimony of Louis J. Weichmann, Given on Examination in Chief in the Trial of John H. Surratt, Indicted for the Murder of Abraham Lincoln, in the Criminal Court of the District of Columbia, 1867. In the Reporting Style of Photography, by Benn Pitman and Jerome B. Howard, the Photographic Institute Company, Cincinnati, O.," is the title of an eighty-six page hand book beautifully engraved and printed, and issued by the above firm. These hand books are coming quite regularly from the press and are invaluable to Pitmanic students, and deserve the widest possible distribution and reading. Price not given, but we think it is 25c or 30c.

"Bookkeeping and Accountancy," by Harry M. Kowe, Ph. D., Sadler-Rowe Co., Baltimore, Md., is the title of a new text on the subject named in the title. It is substantially bound and covered with blue cloth, printed on a fine quality of paper, and the press proof edition contains 190 pages. The complete text will contain about 300 pages. The script illustrations are numerous, and the ruling for the forms has been reproduced in three colors: brown, green and red. This color scheme is the result of a very careful scientific investigation concerning the colors least harmful to the eyes. The Wister Institute, Philadelphia, some years ago made a thorough investigation of the influence of colors upon the eyes, and the adoption of green and brown was the consensus of opinion upon the part of a number of scientists and oculists, as it is a well known fact that many bookkeepers have defective vision, which is the result of the injurious effect of so much red ruling. This work therefore represents an advance step in other things than mere accountancy and bookkeeping. The basic principles of accountancy are here used to train the student in the art of bookkeeping. The aim has been to so simplify the principles of accountancy that they may be understood by the average commercial student, as well as to illustrate the application of its

principles of bookkeeping. The author well says "True science simplifies any subject of which it treats, and accountancy is the true science of bookkeeping." It is well, therefore, not to let the term accountancy in the title lead you to conclude it is something above the average student. The book impresses us as being an epoch-making text in bookkeeping and accountancy. Five distinct subjects are included in the book: the fundamental and elementary principles of accountancy, the art of bookkeeping as applied in various lines of business, business methods and practices, office methods and practices, and office appliances. The book is new from cover to cover—new in point of view, new in material, and new in execution. For further information you will do well to apply to the publishers.

"How to Read Character in Handwriting," by Mary H. Booth, The John C. Winston Co., Philadelphia, Pa., Price, boards, 35c, limp leather, \$1.00, is the title of a sumptuously bound little volume of 72 pages, carefully printed in large type and profusely illustrated with a great variety of characteristic hand writings. It is bound in green leather with gilt title. This little volume will be of special value to experts of hand writing, to business men to bankers, and to lawyers who need to know more of writing than the mere ability to read it. There is probably no other art the human hand produces that is quite so full of character and personality as handwriting. Few, however, are able to interpret the character because they have never learned to look critically enough for it. This little volume analyzes the subject in the most entertaining and elementary way, so that almost anyone can learn something of the secrets of character as shown in one's hand writing, by carefully studying this little manual of character in chirography. We recommend it most heartily. The author, Miss Booth, is not a stranger to many of our readers, having contributed a series of articles to this journal some years since.

A SAVINGS ACCOUNT

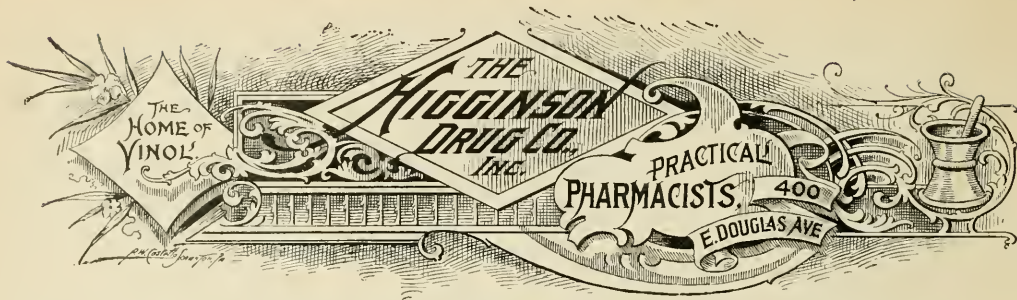
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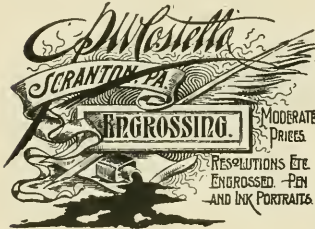
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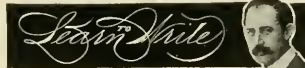
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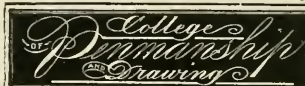


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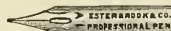
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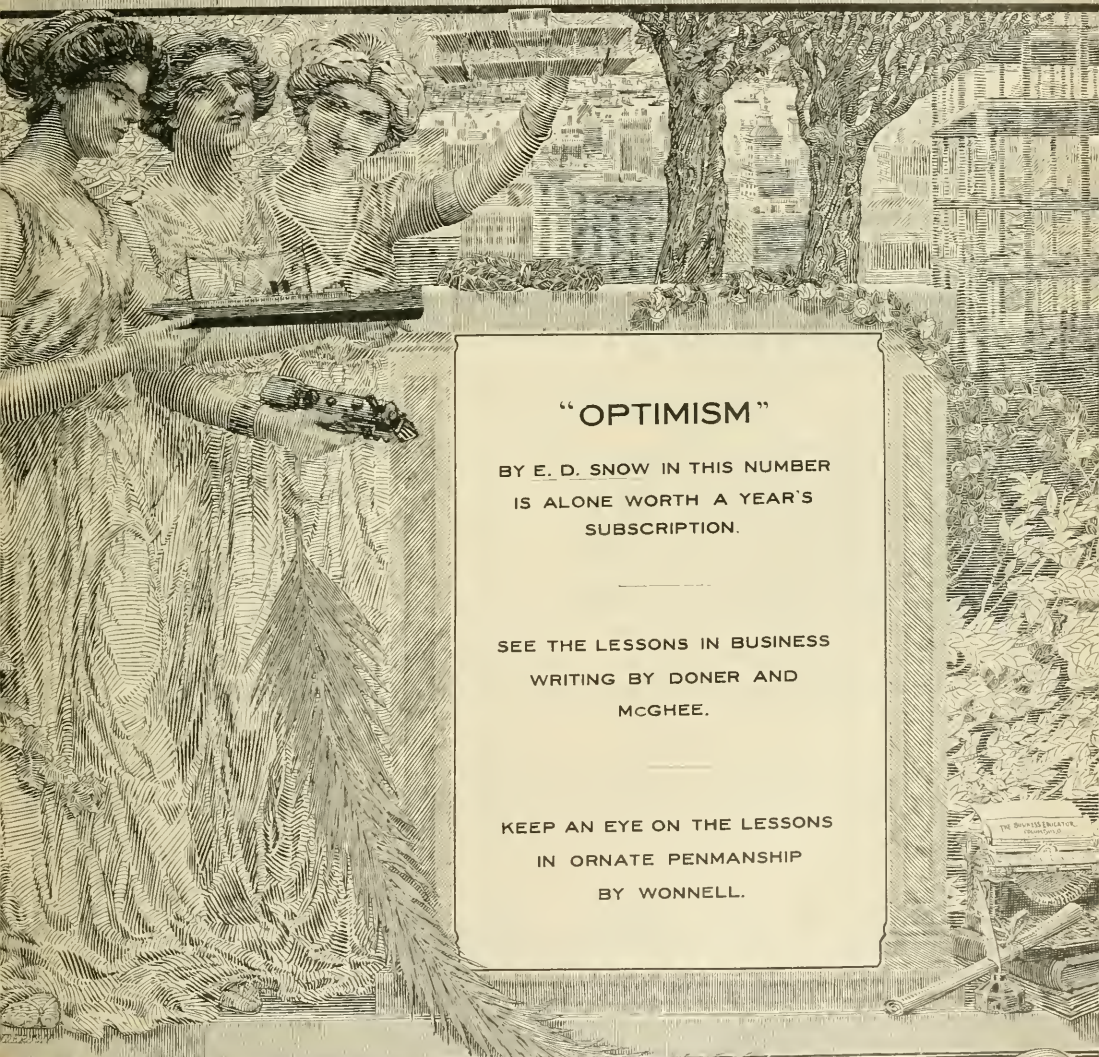
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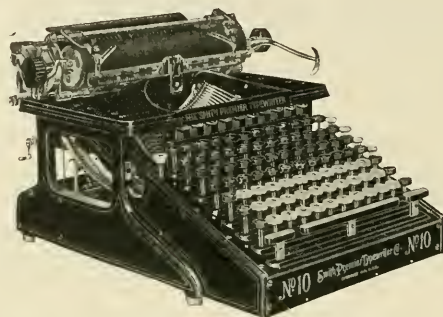
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The method now generally accepted in determining the rating of the candidates is a deduction of one word from the gross speed for each error. A tabulation of the records shows that as yet no one has reached a net speed of over 200 words a minute on any solid matter except a charge to a jury, while seven have reached a net speed of over 200 words a minute on judge's charge.

The following table shows the gross and net speeds on such matter:

Name	Date	Gross Speed	Errors	Net Speed
*Nellie M. Wood.....	1909	240	64	227
C. P. Gehman.....	1907	235	47	225
C. H. Marshall.....	1910	240	85	222
Fred Irland.....	1907	235	69	221
W. B. Bottome.....	1909	240	111	218
*Nellie M. Wood.....	1907	225	45	216
W. B. Bottome.....	1909	207	12	205

Nearly twice as many writers were able to write over 200 words a minute on testimony. None of these made more than 10% of errors, and in all cases the words "question" and "answer" were read and counted. Following is a table showing the rates of speed as before, together with the names of the contestants:

W. B. Bottome.....	1910	280	57	269
C. H. Marshall.....	1910	280	62	268
*Nellie M. Wood.....	1909	277	64	264
W. B. Bottome.....	1909	277	78	262
*Nellie M. Wood.....	1908	260	21	256
*Charles W. Phillips.....	1908	260	73	254
C. H. Marshall.....	1909	277	114	254
J. D. Carson.....	1909	277	131	251
C. P. Gehman.....	1908	260	47	250
C. H. Marshall.....	1908	260	54	249
Isaac S. Dement.....	1888	268	101	247
*Sidney H. Godfrey.....	1908	220	28	211

NOTE. All the above contestants are Pitmanic writers. THOSE MARKED WITH A STAR WROTE THE ISAAC PITMAN SHORTHAND. No light line or other non-Pitmanic system qualified in the above tests.

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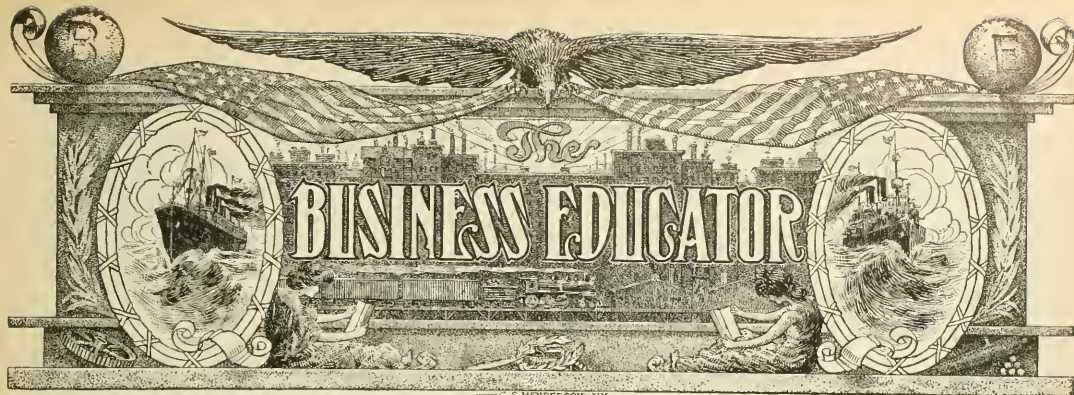
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VOLUME XVI

COLUMBUS, O., OCTOBER, 1910

NUMBER II

THE BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZASER, - - - - - Editor
E. W. BLOSER, - - - - - Business Manager

Published Monthly (except July and August) by ZASER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, \$1.00 a Year (Foreign Subscriptions 30 cents extra); Canadian Subscriptions 20 cents extra. Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra); Canadian Subscriptions 10 cents extra.)

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The **Business Educator** is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

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Business Educator Better for Everyone

Up-to-date lettering by I. Harper Grimes, Woodfield, O.

OUR NEW COVER PAGE

Happy the thought and artistic the execution of the three graces or geni of transportation, as illustrated by Mr. G. S. Henderson, of Portland, Ore. It is right up to the minute — just where THE BUSINESS EDUCATOR always strives to be. We have already heard some favorable comments, and we shall be surprised if we do not hear more. The more one studies the design, the more appropriate it appears to be, and Mr. Henderson ere this has had our thanks, as well as our check for the production.

THIS AND SUCCEEDING NUMBERS

Many have written that the September number of THE BUSINESS EDUCATOR is a "hummer." And so it was, but look thou carefully through this the October number and see if it isn't right up to the minute.

Our aim of aims is to make each number a little better than the preceding one. Of course we don't always succeed, but we never fall very far below, and as a consequence each year sees us a little ahead, thanks to contributors, advertisers, clubbers, and subscribers.

And now we ask your continued co-operation to the end that we may put out a better product than ever.

KEEP YOUR
Balance Sheet
FROM WABBLING.

Therefore guard your sleeping hours, restrain your appetite, take exercise, and be eternally vigilant concerning your morals.



SOME PSYCHOLOGICAL PRINCIPLES INVOLVED IN LEARNING TO WRITE.

"As a man thinketh, so is he." This is the concentrated essence of all psychology. Our every thought changes our personality. Try as we may we cannot resist this constant shift upward or downward. No one is today as he was yesterday, or as he will be tomorrow; he is better or not so good.

Thought is but universal consciousness. Personality individualizes it and limits it by inheritance and environment. At first we think unconsciously and act involuntarily. Gradually we develop consciousness and intelligence; voluntary acts follow and then reflex action. Act is a result and not a cause; a proof and not a proposition.

Our knowledge comprises what we have felt, seen, heard, smelt and tasted, plus such opinions as are formed by comparison of sensations. Thought is the resultant of sensation. Act is the resultant of sensation and thought.

We *see* a form. We *hear* it described. Involuntarily we try to act the form in word or motion. Will or desire focuses the thought into motor impulses and act crystallizes the product which is poor or good, depending upon the concept, the will and the motor impulse.

Through conscious direction these motor impulses become sensitive and semi-intelligent, so much so that most of our acts become unconscious. We may then be said to be "muscle-minded," because our muscles have learned through repetition to do things in a specific manner. Inefficient people are in a sense muscle-bound.

For modern psychologists have discovered that the body is full of little brains, each developed to meet some specific need. The efficient person has more brains in his body than the slipshod fellow.

"Acts speak louder than words." This is concentrated psychology and physiology combined. "As he thinketh, so he *doeth*," is truth tested by everyday existence. Our thoughts, not our acts, need apologies. This sensitive, even conscious, body of ours is ever responsive to our thought.

On the same principle that every thought changes our personality, so every act changes our body. With each act we become so much more the master or the slave. Habit is but accumulated and recorded thought. Good habits are the result of surroundings and conscious endeavor, while the bad habits are the result of environment and undirected

impulses. Hence the need of favorable physical conditions and intelligent direction.

In writing, as in other manual arts, it is a matter of correct ideals and rational direction. To know the *what*, is the first step; to know the *how* is the second. Manual arts require more of the *how*, while the fine arts require more of the *what*. Hence the need of more drill in writing than in drawing.

"As the twig is bent, so is the tree inclined." This is the concentrated philosophy of true primary instruction. Whoever said "More written work for children" was a stanger to this sublime truth. It means that cultivation and direction should precede concentration and detail. It is high time that we realize that the child is father to the full-grown man only when the child is allowed to grow free from the dwarfing and damaging drudgery of detail.

There is no other art wherein the detail is so exacting, the technic so difficult and the effort so destructive to spontaneity, growth and free breathing as is the art of writing. For it is the smallness and swiftness of writing which forces and focuses motor impulses to a greater extent than in any other art. Hence the need of large writing for children, thereby lessening the motor tensioning to the minimum.

People write with the fingers because as children they were forced to write before they were old enough. Fingers could be controlled in less time than the arm, and the wrong method thus became a habit. To change the habit, thought must be directed into new channels and through new muscles. Thus it is that double effort is required to break a habit and form a new one, for the old blocks the way to the new.

Since writing is a manual rather than a fine art, more thought needs to be given to the *how* than the *what*. Here is where the copy-book and its imitative process got in their deadly work. The copy-book encouraged imitation rather than execution. It exaggerated the *what* and neglected the *how*. Writing must be transferred from the head into the proper muscles. It must become a part of the machinery which is best adapted to rapid, graceful action.

The fingers are instruments of clutch, rather than of propulsion. If we want the arm to move we must think *through* the arm, not *through* the fingers. The muscles must be made sensitive alike to action and touch. This is possible through rightly directed thought and action, and only through them.

If arm movement should be the basis of action, it must become the basis of our instruction from the primary grade up, differing in degree

and intensity, but not in kind. To allow pupils to think through their fingers until it is with great difficulty they can think and act otherwise, is as impractical as it is uneducational. We must have right thought and right method if we would have right writing. And this leads me to conclude that what we most need is right methods in our primary grades in order that we may have right results in our grammar grades. C. P. Z.

CLUB CHAT

Mr. Charles C. Jones, of Dunkirk, N. Y., High School, whose lessons in Accounting are now appearing in the Professional Edition of *THE BUSINESS EDUCATOR*, recently favored us with a large list of subscriptions. He reports a large class in bookkeeping and penmanship and says that nearly one half of the pupils entering high school this year are taking the commercial course.

Mr. W. C. Brownfield, penmanship teacher in the Bowling Green, Ky., Business University, began the year by sending us a club of 68 subscriptions. He says the students are pouring in and this is by no means the last club he will send us.

Enclosed with this list were specimens of ornamental writing which are indeed professional in beauty of form and boldness of shade. Mr. Brownfield has recently made remarkable progress in his penmanship. He will contribute a series of lessons in business writing to *THE BUSINESS EDUCATOR* to begin next year. From what we know of him as a penman and teacher we can promise well worth following.

Ira N. Allen, penman in the Polytechnic Business College, Oakland, Calif., recently sent us nine subscriptions to *THE BUSINESS EDUCATOR*, five of which are for the Professional Edition. A club of this size on August 30 certainly gives promise of a large attendance during the year.

R. Guillard, the skillful penman of the Behrke-Walker Business College, Portland, Ore., sent us a club of ten subscriptions under date of September 1, indicating that this school has a good attendance for this time of the year.

Our good friend, J. A. Stryker, penman in the Kearney, Nebraska, State Normal, starts the year with a list of ten subscriptions.

Louis Tolder, teacher in the Kansas Commercial College and School of Correspondence, Kansas City, Kansas, has sent us two lists of subscriptions only a few days apart and writes that they expect to send us others, as they wish all their students to subscribe.

Geo. A. Jackson, Prin. of the Whitman, Mich., Schools, sends us a good list of subscriptions to *THE BUSINESS EDUCATOR*. Certainly no study is of more practical value than the study of penmanship, and we are always glad to see an interest in this branch manifested on the part of public school teachers and pupils.

Our good friend, Mr. C. R. Hill, the skillful penman in Drake College, Newark, New Jersey, comes to hand early in the season with a good club of subscriptions. Mr. Hill has few equals in the execution of accurate and graceful script, and he has the faculty of helping others to acquire skill with the pen.

Mr. O. L. Nordstrom, Prin. of the Business Department, Suomi College, Hancock, Mich., recently favored us with a good list of subscriptions to *THE BUSINESS EDUCATOR*.

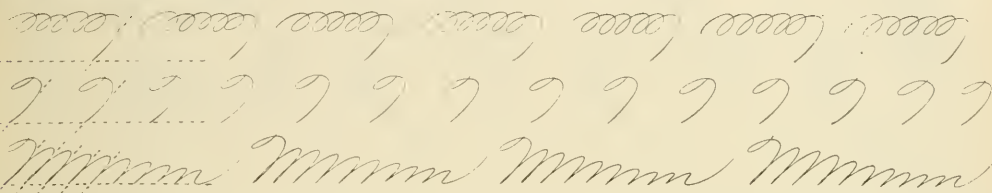


Lessons in Practical Writing. No. 9.

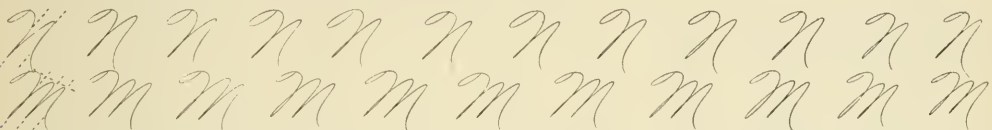
C. E. DONER, Beverly, Mass.

Director of Penmanship in Four State Normal Schools of Mass.

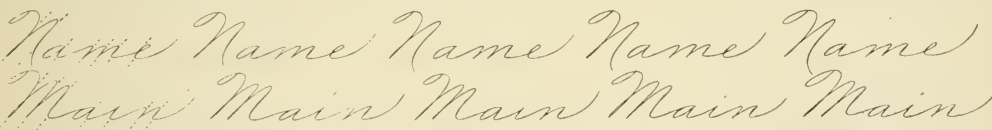
Subscribers' writing criticised free. Send specimens to Mr. Doner at above address, inclosing self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.



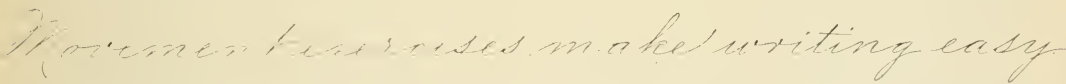
Lesson 100. Review Lesson 99. For the first line count, 1-2-3-4-5-6; or 1-2-3-4-5-down. Stop the pen and stroke together on the line. For the second line 1-2; or, loop-down; or, 1-stop, and at the rate of 60 or 70 a minute. For the third line count loop-down, one, one, one, one, one, one, one, one, one, one, curve. Use plenty of push-and pull movement and make the exercises rapidly.



Lesson 101. For the N count loop-down, 1-2; or, loop-down, 1-light. For the M count loop-down-1-2-3. Use plenty of push-and-pull movement. Let the movement be light and free. Lift the pen lightly in ending each letter.



Lesson 102. Here are optional ways of having an a follow the capital—not joined or joined. Write the words with a free movement and a good rate of speed.



Lesson 103. Write the sentence the same size as the copy and write several lines and even pages, until you can write it well.



Lesson 104. Write the sentence at the rate of about 4 sentences a minute. Study slant, height, spacing, etc.

Lesson 105. Review Lessons 9, 10 and 11.



Lesson 106. For the H count 1-2, down-loop; or, 1-dot, down-loop. Make 25 or 30 letters a minute. Watch position.



Lesson 107. Count loop-down, 1-2; or-loop-stop, 1-light. Study the letter critically. Make it with a free, light, elastic movement at the rate of 40 a minute.



Hulling Hulling Hulling Hulling
Kindly Kindly Kindly Kindly K

Lesson 108. Write several lines of the words until you can write them freely, easily and well. You will learn to write a good hand if you will put thought and effort into your practice.

Handwriting practice for the letter 'l' and 'j' using dashed lines for tracing and solid lines for copying.

Lesson 109. Review Lessons 5 and 7. There are good exercises to establish correct movement for l and j. Practice them faithfully.

Handwriting practice for the letter 'l' using dashed lines for tracing and solid lines for copying.

Lesson 110. For the first copy count 1-2; or, 1-dot. For the second copy count 1-2-3; or 1-2, finish. Study cross-stroke—where downward stroke crosses upward stroke. Make about 50 minute.

Handwriting practice for the letter 'j' using dashed lines for tracing and solid lines for copying.

Lesson 111. Review copy two, Lesson 109. For the j count 1-2-3. Swing the letter off with a light, free movement. Make from 50 to 60 a minute. Study the dotted lines.

Iowa Iowa Iowa Iowa Ia
Jumping Jumping Jumping J

Lesson 112. Write several lines of Iowa and several lines of Jumping. The only way to write a good hand is to practice pages and pages. Stick to one thing until you see improvement.

I am gaining in arm movement.

Lesson 113. This is a good sentence. Try to gain in arm movement. Swing the words off at a good rate of speed. Keep the wrist free. Study and practice go hand in hand.

June is a very pleasant month.

Lesson 114. Stick to one thing until you see improvement. Do not give up this sentence until you can write it well. Think good spacing between the letters.

Lesson 115. Review Lessons 11, 12 and 30.

Handwriting practice for the letter 'g' using dashed lines for tracing and solid lines for copying.

Lesson 116. Review Lessons 8 and 9. For the first copy count 1-2-3, 1-2; for the second copy 1, 1-2, cross; and for the third count 1-2, 1-2. Study the letters closely. Practice awhile, then study the copy and compare your results with the copy. You will win if you follow this plan.



Fathom Fathom Fathom Fathom
Theme Theme Theme Theme

Lesson 117. Practice several lines of each word. Apply your movement intelligently and you will succeed.

Faithful pupils make progress.

Lesson 118. Be faithful, be persevering and you will make progress. If you direct your energies along the right line, you will not fail in learning to write a practical hand. Write the sentence several times.

Lesson 119. Review Lessons 7 and 9.

Farming Farming Farming Farming

Lesson 120. For the F count 1-2, 1-2; or, 1-stop, 1-dot. This is an easy letter to make and yet practical. Learn to make it well. Write 12 or 14 words a minute. Swing the spacing wide between the letters. Study dotted lines.

Falling Falling Falling Falling F

Lesson 121. This is a very good style of letter, easily made and practical. Count 1, 1-2, cross; or, down, 1-2, cross. Keep the backs of the 1's straight in the word.

True worth will always triumph.

Lesson 122. If true worth will always triumph, so will a good practical style of writing. Be one of many to possess this style of writing. It will be a good life companion.

Lesson 123. Review Lessons 5, 6 and 7. See if you can make a whole line of each exercise in 1000 counts and retain lightness and evenness. If you cannot do this at first, gradually work up to 1000 counts.

Billing Billing Billing Billing

Lesson 124. Review Lesson 9. For the B count 1-2-3, finish. Swing the letter off with a free, rapid movement. Practice several lines of the word.

RRRRRRRRRRRR
PPPPPPPPPPPP

Lesson 125. For the R count 1-2-3; or, 1-2-light. Lift the pen lightly in making ending stroke. For the P count 1-2; or, 1-dot. A good way is to stop the pen in ending which makes a dot. Stick to this lesson until you can make the letters well.

Received from Hammond & Co.

Lesson 126. This is a good line to practice. Look at it closely, practice it thoughtfully and persistently.

Put thought into your practice.

Lesson 127. If you put thought into your practice, you will advance much more rapidly. It is thoughtful practice that wins, and it is thoughtless practice that makes failures. Do not be a failure.



BUSINESS WRITING No. 2

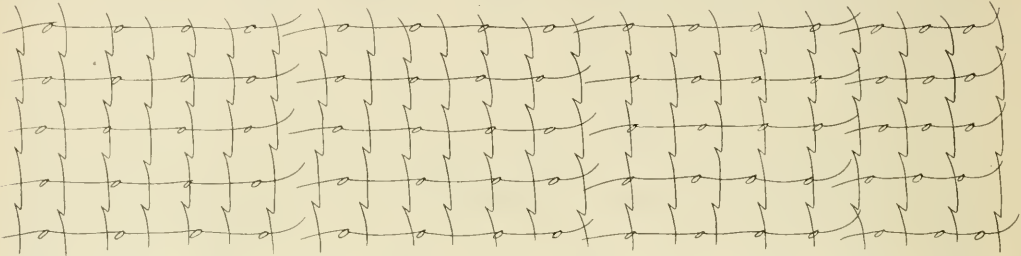
E. H. MCGHEE,

Steward-Large Business Institute, Trenton, N. J.

Specimens criticised by Mr. McGhee if self-addressed postal is enclosed

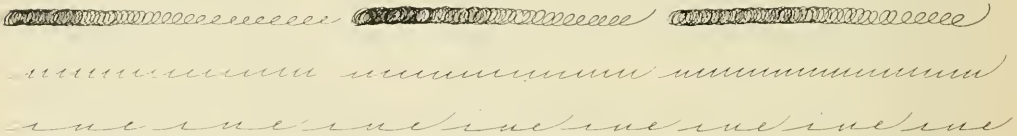
COPY 6. Make five lines of the small o, four in a group. Then turn the paper and across the lines write the "i" exercise, so that each letter will come between the lines. Arrange so as to form perfect squares. Study the copy closely.

COPY 6.



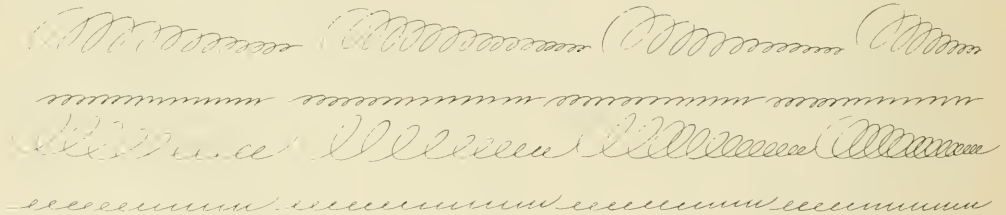
COPY 7. In this plate we begin the study of individual letters. Notice that they begin and end in the same way. The first line constitutes the proper drill to prepare the muscles for making each letter. Make a full page of each line. Use a free movement and gradually increase the speed.

COPY 7.



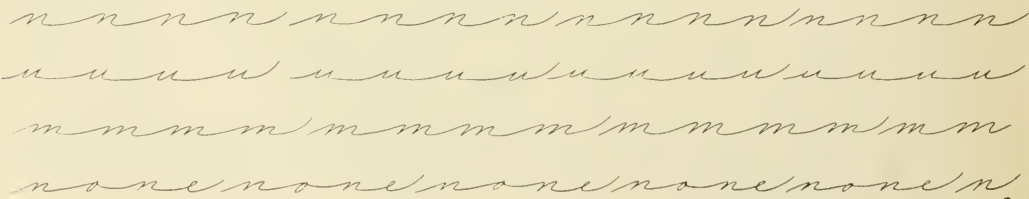
COPY 8. Here we have a very valuable exercise which will assist to tone down the muscles so they will be available for small writing. Count one for each down stroke and move the arm rapidly. Notice the different steps for the development of the small "m" and "n" exercise. Then the reverse movement. Get the arm to rolling in the sleeve. Fill page after page of this exercise and you will find that the arm will come under much better control for the small writing. Too much cannot be done on these small drills.

COPY 8.



COPY 9. Study this copy. Notice the retrace on the letters. Round the "m" and "n" nicely at the top and keep each letter separated, although the down strokes in each letter should be quite close together. Watch the "u" and the spacing between each letter. Free swing. Sit up straight. Now we write our first word. Observe the spacing between letters.

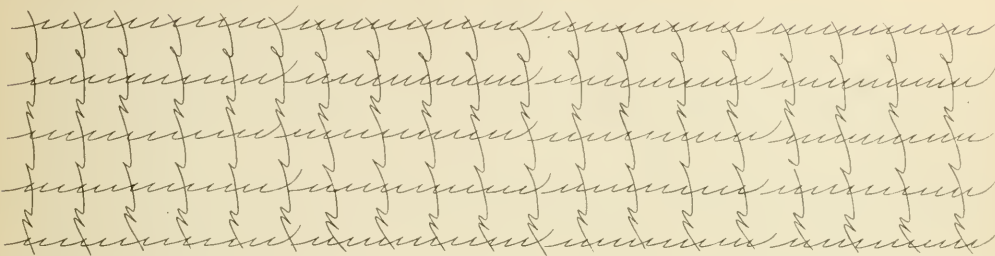
COPY 9.





COPY 10. A review of the right curve. Then cross with the word. Notice the small "x" that I have placed above the plate. Most beginners leave a wide space here. See how I have closed it up. Practice thoughtfully.

COPY 16.



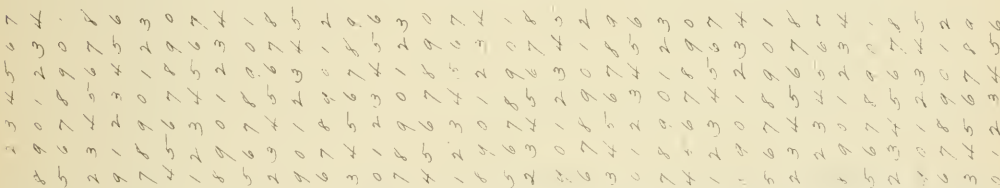
COPY 11. I hesitated very much as to the wisdom of giving all the figures in one lesson. Many of the students who are following this course are taking bookkeeping, and it is necessary that they should make good figures at the start. Get a clear conception of the figure and make a definite stroke.

COPY 11.



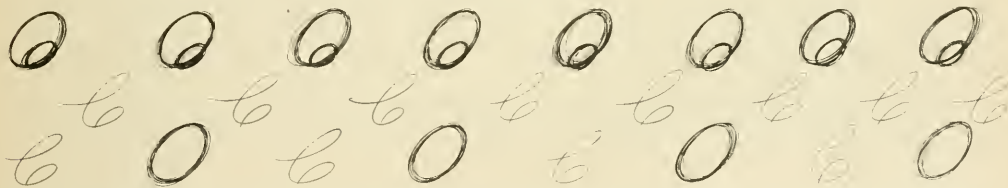
COPY 12. Practice the figures in this manner. Placing one on the line and the other between the lines. Review this plate often.

COPY 12.



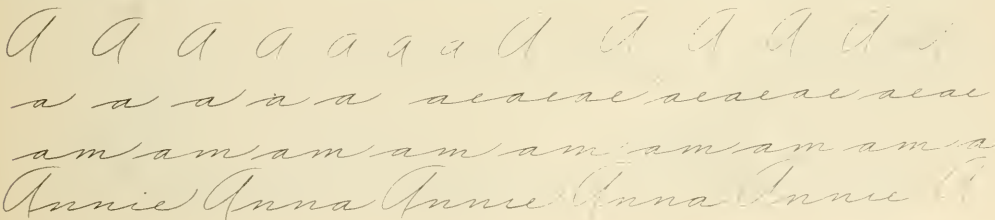
COPY 13. Begin the large ellipse and retrace 8 or 10 times, then change the smaller oval without lifting the pen. Make several lines of this exercise. The beginning stroke of the capital "C" is about one space above the base line. Curve it considerably. The down stroke is the same as the capital "O." Finish the letter with a short oval. Practice with an even, strong movement.

COPY 13.



COPY 14. Review direct retraced oval in copy 5. Some of our master penmen work on exercises frequently. If they need it you surely do. The capital "A" should not be closed at the top. Raise the pen on last down stroke at base line. Begin capital large and reduce in size. Count 1-2. The small "a" is like the first part of the figure "9." Close at top. The oval is slanting more than the small "o." Study the different strokes in the words. Make corrections.

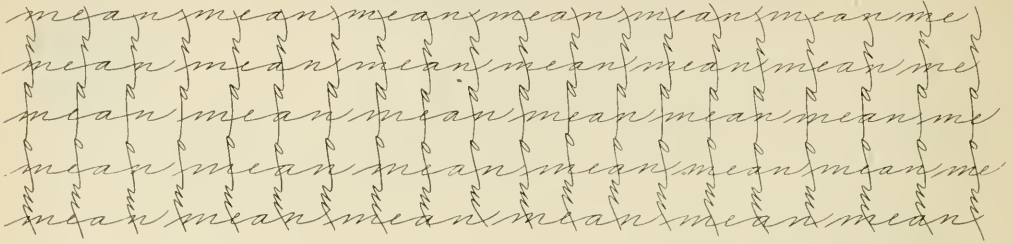
COPY 14.





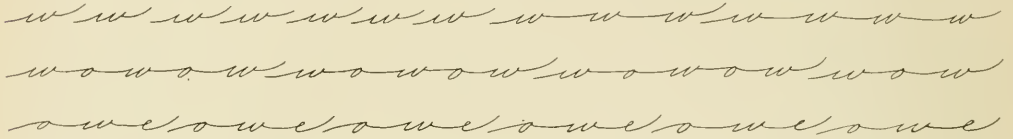
COPY 15. Here we have a valuable review of some of the letters that we have been drilling upon. Write five lines of the word "mean." Then turn the paper and across the lines write the word "mean," placing the letters between the lines.

COPY 15.



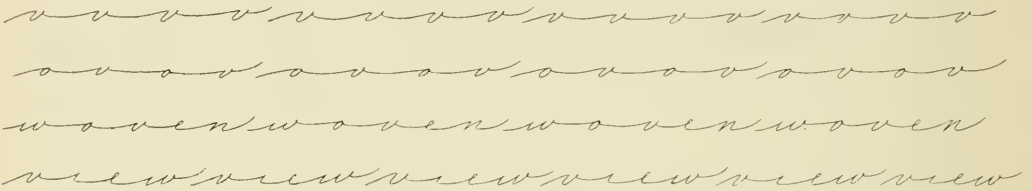
COPY 16. The small "w" is like the "u," with a little finish like a horn. Make the letters far apart, and a full page of each line.

COPY 16.



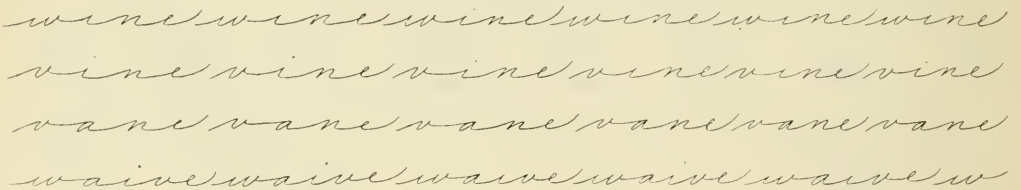
COPY 17. The "v" begins like the "n," and finishes like the small "w." Study the spacing in the words "woven" and "view." Do better than the copy.

COPY 17.



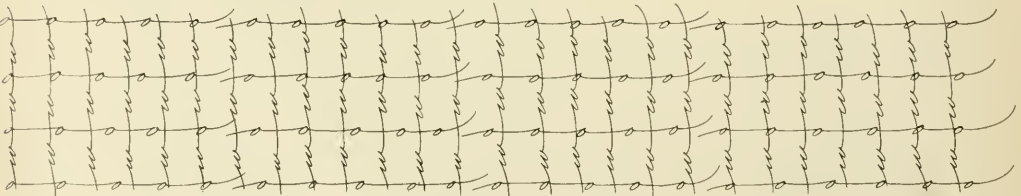
COPY 18. Now young people, you have been wanting to show your skill on words. Try these four lines which will give you practice on six different small letters that you have had. Sit up straight, with both arms on the desk.

COPY 18.



COPY 19. Review. I do not know of a better exercise at this stage of our work. Make four lines of the small "o," five in a group. Then turn the paper and across the lines write the "w" exercise, so that each letter will come between the lines. Study the arrangement.

COPY 19.





n n

o o

p p

2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2

r r

s s

t t

u u

v v

w w

x x

y y

z z

Here are some excellent business capitals from the pen of Mr. L. E. Gerhold, Echo, Pa. Students will do well to give more than a passing glance to it. It is worth imitating in form and in freedom.

Pen Movement Writing



a b c d e f g h i j k l m n o p q r
 s t u v w x y z (1 p p p p) i t u v w x y z
 Yf maniz nicht wasch sollst du buchtun
 das is so traunig bin;
 Ein Märchen aus alten Zeiten
 das kommt mir nicht aus dem Sinn.

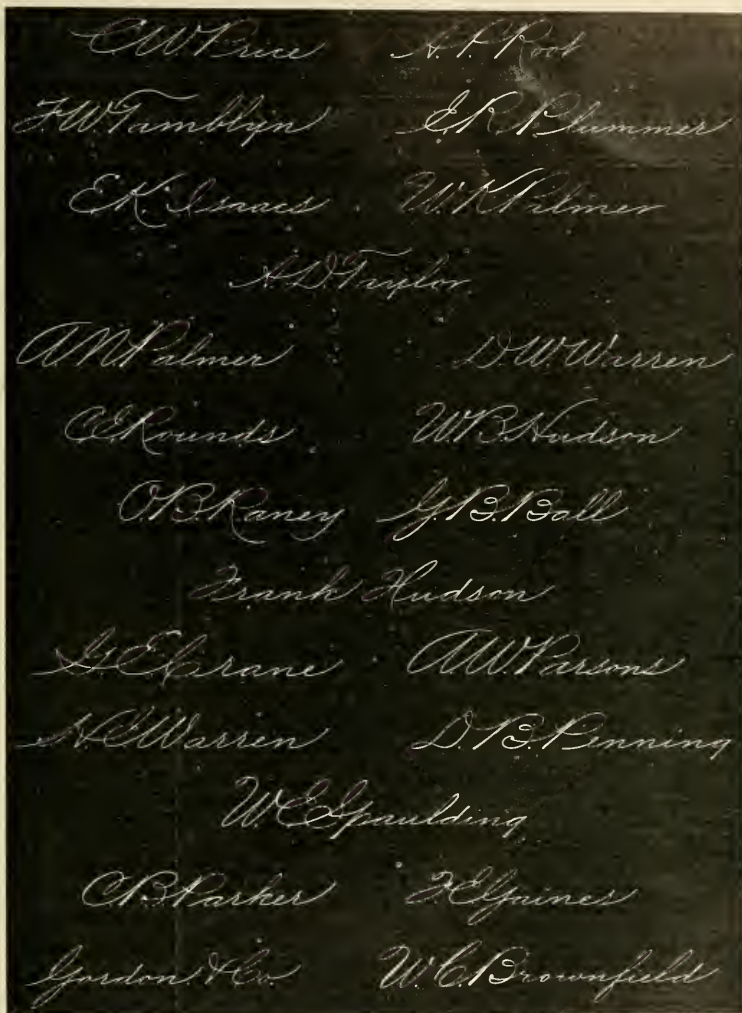
A plain, simple, unshaded, German small-letter alphabet and stanza by W. G. Wisely, Supervisor of Writing, St. Mary's, O. The capitals appeared in the May 1910 number.

\$3585

St. Paul, Minn. Jan 2-06
 Received of A. W. Burton & Co.
 Thirty eight $\frac{85}{100}$ ————— Dollars
 In full of acct.
 Alma Steiner.

\$1505⁰⁰

New Orleans, La., Feb. 1-07
 Whitney Central National Bank
 Pay to W. J. Rucker & Co. as order
 Fifteen Hundred Five Dollars
 M. H. Boden & Co.



By W. C. Brownfield, Penman, Bowling Green, Ky., Business University.

Be temperate. Be temperate.
Be temperate. Be temperate.
Be temperate. Be temperate.
Be temperate. Be temperate.
Be temperate. Be temperate.

Here is some strong business writing by Leslie Sims, pupil in Polytechnic High School, Los Angeles, Calif., Miss Ida M. Baldwin, teacher of penmanship.



EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

PENMANSHIP PROBLEMS AND THE SUPERVISOR.

Number One

Supervisors and special teachers of writing have been in stronger demand this season than any year we have ever known. The past two or three years has seen a gradual increase in the demand, and the outlook for the future is most encouraging.

And the reason is not far to seek. It is due to a number of causes:

First, teachers have not been as thoroughly qualified in writing as in other subjects.

Second, in the transition from vertical to slant writing, assistance is needed, especially upon the part of the young teacher who grew up and graduated? under the vertical regime.

Third, in the change from finger to arm movement, real genuine help is needed, and usually most welcome indeed. If this were not true, correspondence? schools and courses and schemes would not be so numerous or prosperous.

Our normal schools have for years not done their duty to young teachers by turning them out without a thorough training in penmanship as in other subjects and arts.

Now and then a normal school will employ a penman who is strong in execution but correspondingly weak in pedagogy with the result that but little is accomplished.

Many normal schools now, however, are placing upon their teaching staff real teachers of writing, and as a result the near future will see in the field teachers trained to handle writing as well as they handle other subjects. More is neither needed nor desired.

And teachers are not to blame, because they have had neither the opportunities in the form of schools nor the aids in the form of texts that they have had in other things. As a rule, therefore, teachers are eager to learn to write practically and to teach writing pedagogically.

Better writing is bound to be the result, and good writing may yet be the rule rather than the exception.

Vertical writing came in with a whirl, and it has gone out quite as quickly, leaving in its wake a miscellaneous job lot of ideas on the subject of writing. These need to be sorted and some discarded and others improved. Out of the crucible of experiment will come better teaching and more of it and more practical writing and more of it.

In the meantime our normal schools will do well to note the "handwriting on the wall" and act accordingly; for young people are already inquiring, "Where can I get instruction in writing at the same time I am receiving instruction in other branches?" All other things being equal, the normal presenting the best instruction in methods and writing will receive this patronage.

Special schools of writing are now well patronized because normals are not doing their duty.



On August 31, 1910, a boy made his appearance in the home of Mr. and Mrs. H. G. Phelps, of the Bozeman, Mont., Commercial School. Congratulations and best wishes to all concerned are hereby extended.

Austin Buchanan, Sept. 14, 7 pounds. Mr. and Mrs. Geo. Austin Race, 237 N. Grant St., Bay City, Mich.

Marshall Gardner Birch, Harlan Francis Birch, Sept. 9, 8½ pounds. Mr. and Mrs. C. E. Birch, Lawrence, Kan.

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For the Professional Edition of
the Business Educator for
Oct., 1910.

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ACCOUNTANCY, C. C. Jones, Dunkirk,
N. Y.

BUSINESS ENGLISH, Louis J. Mageniz,
New York City.

RAPID CALCULATION, C. E. Birch, Lawrence, Kans.

TYPEWRITING, Miss Clara M. Johnson,
Moline, Ill.

SALESMANSHIP, Harlan Eugene Read,
Peoria, Ill.

COMMERCIAL LAW, Frederick Juchhoff,
Chicago, Ill.

HIGH SCHOOL COMMERCIAL WORK, R. G. Laird, Boston, Mass.

CONVENTION REPORTS

CONVENTION ANNOUNCEMENTS, ETC.

NEWS ITEMS, CATALOG NOTICES, ETC.





EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editorial frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

THE SQUARE DEAL IN EDUCATION.

Another favorable opportunity to introduce the "Square Deal in Education" into everyday school work is afforded teachers in dealing with those pupils whose conduct would justify classing them as disobedient, refractory, or possibly incorrigible.

A teacher with an abundance of the "milk of human kindness" in his composition; with the ability to perceive the tendencies of youthful conduct; with the consciousness that there are good qualities in every human being, which if appealed to in the right spirit and with obviously disinterested motives, and who can say what is in his heart in an effective way and at the opportune time, may, if he will, completely metamorphose a very large percentage of such young persons.

The teacher must secure an accurate line on such a pupil's conduct; he must be able to call his attention to the follies and foibles to which the pupil himself will have to confess, and he must be able to apprehend the pupil's mental attitude and to show him the unwisdom of holding to injurious habits of thought which control his conduct. He must be able to impress upon the boy a realization of the potency of character in shaping destiny; the value of favorable reputation and how to secure it; the care that should be exercised in selecting associates, and the absolute necessity of immediately breaking away from unwholesome companionship. He should impress upon him that there are two general roads in which human beings travel; that he seems to have got well started on the wrong road, and that to set himself right and to become the sort of man he should desire to be, and which down in his uttermost heart he does want to be, he must about face at once and retrace his steps until he reaches the road, which, in the very nature of things, he must know his every interest dictates he should travel.

The pupil will sometimes become excited, even angry, will often resent such an indictment as is made against him, and will at the outset appear rebellious. This attitude should be ignored. The teacher should have absolute control of himself, and should coolly, kindly, and persistently

seek to make the boy see the situation as he sees it. He should look him steadily in the eye and drive his arguments home with the confidence that victory is awaiting him. He should take plenty of time, should give one statement time to soak in before another is made, and my word for it, he will soon see that the ice is breaking up, that an impression has really been made, and that the boy is coming to a discovery of himself.

I know a commercial teacher who has won several notable conquests in this direction. I remember one case with peculiar vividness. The boy was a member of a well-to-do and prominent family. His father was a very busy business man who it appears had left the training of the boy to an inefficient mother until he had acquired unfortunate associates and had established injurious habits of thought and action. Indeed, he had his own way so long that his parents had really lost control of him. The father undertook when too late to correct his course, but the boy would not heed parental advice. He failed in his school work and was rapidly going from bad to worse. He was finally placed in a commercial school where he came under the care of the teacher referred to. He started out well, being temporarily fascinated by the novelty and interesting character of his work and surroundings; but his habits of inattention and indolence, and his established desire to gratify his wishes for amusement soon lead him to lose interest in his studies. The teacher sent for the boy's father and had a long talk with him for the purpose of obtaining correct knowledge of the situation. He found his father discouraged and very much depressed regarding the boy's prospects. He was so disheartened that he was ready to listen to any suggestions and to pursue any course that was advised. The teacher said, "I will see what I can do with him." He accordingly had a long talk with the boy which he could see impressed him. The boy promised to do better if he could be given another trial. The teacher was not satisfied, however, to depend on his promises. He required reports from all departments of the school that had to do with the boy, and when he found any letting down of his industry or interest he called him into the office for an encouraging talk. Every conversation

he had with the boy seemed to strengthen him and to open his eyes wider to the crucial character of the experience he was then passing through. The outcome of it all was that the boy was completely changed. The teacher had won his heart and his confidence, and, more than all else, he had enabled him to see what was for his own ultimate interest, and had inspired him with courage to act on his best judgment. The father with tears in his eyes expressed his gratitude over and over.

And that is not an isolated case by any means, nor is the teacher referred to an exception. This case illustrates what a conscientious teacher, one who has the ability, the good sense and the fidelity to duty to justify him in assuming the responsibility of the training of young people, can do if he will. It is an important duty, and one, the faithful performing of which will afford the teacher the keenest satisfaction.

There is no more beneficent work to which we can address ourselves than giving boys the right direction at the time when they are at the parting of the ways.

—L. L. WILLIAMS.

Mr. Roger S. Cunningham, proprietor of the Bridgeport, Conn., Business College encloses in his catalog the following interesting and attractively printed insert:

Let me take alarm at this invasion of your innocent seclusion, I will remind you of an ancient story.

A gentleman who thought he knew human nature—and did know one side of it—stood, at the busiest hour of the day, at the corner of London Bridge with a dish full of genuine golden sovereigns in his hand. He rattled the sovereigns alluringly and besought the passers-by to help themselves.

But all either stared incredulously, frowned suspiciously, or grinned knowingly—and passed on unenriched. None believed the sovereigns genuine; or if genuine, then there must be a string to them. Thus did the gentleman prove that he knew one side of human nature.

I stand at the corner of the Bridge of Opportunity and hold out to you something better than golden sovereigns. If this booklet interests you, don't fear to investigate. I have printed it to arouse your interest. The London Bridge gentleman was a cynic; but the more I learn of human nature, the greater is my esteem for it. I would not have been afraid of those golden sovereigns; nor need you fear the Opportunity I offer.

Meanwhile, I am,

Sincerely yours,

ROGER S. CUNNINGHAM.



ACCOUNTANCY

C. C. JONES, Dunkirk, N. Y.

Teacher, Public Accountant and Auditor.

LOOSE LEAF BOOKS AND METHODS.

In these days we hear much regarding loose leaf systems and the book-keeper who refuses to adopt them is generally considered a "has been."

Formerly there was a great deal of prejudice among business men against any form of loose leaf books, but this is fast disappearing as the advantages are more fully understood. In the beginning the question of legality was raised, but the Courts have many times ruled favorably and it is now conceded that these forms have come to stay.

In this article, I shall discuss some of the common forms which should be brought to the attention of our pupils and it is a good plan to teach their use in the business practice or office work.

Many of our best Business Colleges and Commercial Departments use loose leaf methods in one or more offices, and while I do not approve of attempting too much in teaching the elements of Bookkeeping, no school is justified in sending out pupils who have never been taught the use of some of the advanced accounting forms.

The loose leaf ledger is the form most familiar to office people and the ledger sheets carried in stock by the publishers cover the entire field of rulings. Any of these dealers will gladly furnish teachers with their advertising matter, showing the different forms and pupils will be greatly interested in studying the requirements of the lines of business illustrated.

A ledger outfit consists of as many binders as are necessary to hold the required number of pages and a transfer binder for each. The transfer binder is used for filing the used and dead pages so that they will not burden the current ledger. The index should be identical in both binders so that old sheets may be easily found in the transfer binder when needed.

The current binder should always be of the highest quality with a perfect mechanical lock, and key. The latest models have fully bound round backs so that they do not mar or scratch the desk, and why some business men, for the sake of a few dollars will continue to use the old style rough metal backs, is incomprehensible. When buying a binder, calcu-

late the number of accounts you will carry and get one which will accommodate these as a minimum, then, as there is an expansion of from 40 to 90%, you are prepared for the future. A ledger having an initial capacity of 500 sheets is large enough, as when this is expanded to its limit of about 700, it is as large as can be conveniently handled. It is never wise to carry more than 1,000 sheets including the index in a single binder as it becomes too heavy and bulky. If more accounts will be carried, get as many binders as are necessary and have your index divided to best accommodate your needs.

Ledger sheets may be purchased from stock forms in any desired ruling and the special demand should be considered when ordering. For customers' accounts, the double, wide debit narrow credit or the single wide debit, narrow credit are most convenient. In some cases, as in one opened the past summer, the center ruled form is best. In this case, the sales book is posted weekly, each customer having a line in a specially ruled book, a column for each day. The rule of this business is that all weekly accounts must be paid on the Monday morning following. Using the center ruling, the charge and credit are on the same line and close together, so that they may be easily checked.

In using the loose leaves, all accounts must be numbered, as also the sheets. To illustrate, suppose the account number is 47, when sheet number 1 is completed, sheet number 2 with the same account number is inserted into the current binder and sheet number 1 is placed in the transfer. The index pages are ruled so that the accounts under the letter may be indexed on them.

The great advantages of the loose leaf ledger are the elimination of all closed accounts and completed pages from the current binder leaving no dead matter to be handled. The binder with proper care, will last many years, so that while the first cost is greater, there is a saving in the end.

Some accountants still use the old style bound ledger for the private or general ledger. There may be some reason to this, as in a modern system, there are a comparatively small number of general accounts and only totals are posted.

Loose leaf forms are common also in the books of original entry, as the Sales, Purchase, Bill, Cash books and the Journal.

An objection to loose leaves is that a sheet may be taken out and another rewritten in its place. This has been done, but in a modern system, it necessitates also the rewriting or changing of the original entries and the totals of the general accounts. This also could be done, but with any kind of proper supervision, such wrong-doing would be detected. If a man is bound to be crooked, there are many ways in which he can carry on his work and the fact that you have no other safeguard than bound books will not help to any extent.

A system which is being adopted in several lines of business where monthly statements are rendered, called the Monthly Statement System is briefly described as follows:

The plan consists of specially ruled and printed statements, punched for binder, and perforated for detaching. Within the binder, and under each original statement, is placed a duplicate sheet (in size) but unruled, unprinted and unperforated. The process of duplication is performed by the use of pen carbon, conveniently handled and secured by the use of a carbon holder.

In the current binder, together with the statement blanks, in duplicate, are placed the Ledger Sheets, which are made in "tumble form", to provide for reversing the sheet when one side is filled. This brings the ledger account always to the left and opposite the statement of each customer's account. The ruling of the original statements provide entry columns for order number, date, description, debits, credits and balances. Into the debit and credit columns are entered, daily, direct from the order blanks, or counter slips, all charges, sales, and merchandise returned credits, and at the end of the month, or at any other time it is desirable to render a statement, the net difference between the total sales and the total credits is extended into the balance column, thus showing the net transactions for the current month, and to or from this amount should be added or deducted any debit or credit balance shown on the Ledger sheet. This latter entry should be made under the caption, "Balance due on previous statement rendered" or other appropriate explanation.

On the Ledger sheet, is shown, in full, the active account, up to the current month. Thus from one location only, and with a single glance, complete information as to the condition of any individual account, up to the date of inquiry, is obtainable.

When the current month's transactions have been properly entered,

(Continued on page 25.)



Business English

LOUIS J. MAGENIS,

Eastman College, Poughkeepsie, N. Y.

OF INTEREST TO TEACHERS

May be Read by Students with Profit.

Last month, I attempted to define Business English, and to show how important it is from a commercial point of view. It remains for me to point out the methods by which it may best be cultivated.

I stated that the pre-requisites of Business English are: (1) Punctuation, (2) Vocabulary, and (3) the Development of the Business Sense. *After that, incessant practice and the study of good models.*

Punctuation! Every preparatory school teaches punctuation through a succession of terms, but I have rarely met with a graduate of one of these institutions who has even a working knowledge of the comma. And any intelligent being who examines the standard treatises on punctuation will not be at all surprised at this. They are a maze of rules, exceptions and sub-exceptions. From seventeen to thirty rules are given for the use of the comma alone—rules bristling with technicalities which pre-suppose an intimate knowledge of etymology, syntax and sentence analysis, "Complex Sentences", "Compound Sentences", "Words in Apposition", "Coordinate Clauses", "Adjectival Phrases", and so on *ad nauseam*.

The youth who masters one of these treatises is worthy of the Nobel prize and a niche in the Hall of Fame. No wonder that the average pupil, bewildered and befogged, gives up in despair and with the settled conviction that for unpalatable, unintelligible and profitless studies, punctuation takes the palm. Now there is no reason why punctuation should not be taught without making use of a single technical term, and the point I am now making is applicable in the fullest sense to the teaching of Business English in general. And here we have the difference between a good teacher and an indifferent one. The latter bolsters himself up with technicalities, the former eschews them. There is a prevailing notion that the only necessary qualification for English teaching is a so-called "literary" education. Dickens said that when a man failed at everything else, he became a schoolmaster. He might have added that when a schoolmaster fails at everything else, he teaches

grammar. What Jerome said about Bible interpretation is applicable to the teaching of our language. They are all ready to try their hands at it, from the "wordy sophist" and the "garrulous old woman", to the Normal Graduate who murmurs pretty solecisms to her admiring friends. Now I hold that no one has a right to teach English who has not mastered our language to this extent at least; that he can teach it without being compelled to fall back on the technicalities of grammar. Of course, the school proprietor will say: "My dear Sir, you are quite right. I agree with you thoroughly. But where am I to find the teacher you describe? My experience is that good English teachers are as hard to find as the Philosophers Stone." My dear Mr. School Proprietor, double your salary offer (retrench your advertising if necessary) and you will discover that good English teachers will fall as thick as autumn leaves in Valombrosa. A competent teacher of English cannot be "hired" by the month.

To illustrate how English may be taught without making use of technicalities: the grammar gives us twenty rules, more or less, for the comma. Now the working use of this mark may be reduced to four rules provided they are competently explained and illustrated.

1. Place a comma to show the omission of a word or words which you must supply in order to make sense.

Example: Smith, a local reporter.

EXPLANATION.

Here are two ideas: Smith—Local reporter. Now what has Smith to do with local reporting? Even the dullest pupil will answer, "Why Smith is a local reporter?" "Very well," the teacher answers, "We place a comma after Smith because you cannot connect Smith with local reporting unless you supply the word *is*." This idea, of course, flashes through your mind with the quickness of lightning—so quickly that you are not conscious of it. But the fact remains that you do really supply the omission. Hence the comma.

Now I submit that the dullest boy or girl will understand the explanation I have given. But supposing I were to say that the comma is placed after "Smith" because "reporter" is in apposition with "Smith", my pupils would not understand me until I explained what apposition meant;

that is to say, they would never understand me at all, for I must needs confess to a disgraceful incapability of grasping the true inwardness of that term.

In the same way, other examples might be taken as illustrative of the first rule, and in this way, upwards of half a dozen rules couched in grammatical jargon might be consigned to the intellectual scrap-heap.

Rule 2. Place a comma after *fairly long* statements joined by "and," "as," "but," "for," "because," "since," etc. Very short statements joined by these words do not require a comma. Very long statements require a semi-colon. You must form your own judgment as to whether the statements are very short, fairly long or very long. Illustrations.

Rule 3. Enclose with commas a word or words which may be left out without seriously changing the meaning. Illustrations.

Rule 4. Place a comma after a word or words which force the subject from the first place. The subject is the person speaking or the person or thing spoken of.

Thus, the working use of the comma may be reduced to these four rules—rules easily within the comprehension of the most backward pupil. Illustrate these rules half an hour a day for a week, and your pupils will pass muster as far as the use of the comma is concerned. Another week ought to make him conversant with the other marks, provided always that *the teacher has the command of language which makes it possible for him to avoid technicalities*. Of course, these rules are not absolutely accurate if we are to be guided by Lindley Murray. But, after all, who can give us hard and fast rules for the use of a single mark?

The sole function of punctuation is to illuminate the text, and he who punctuates in such a manner as to effect that object can afford to shake his fist at the grammarians and their innumerable exceptions and sub-exceptions. Indeed the hide-bound sticklers for grammatical rules are perilously near being in the same boat as those famous tailors of Laputa who insisted on taking their customers' measure with theodolites.

I hope my readers will pardon me for dwelling so long on the use of the comma. They will understand, I am sure, that my object was not to show them the use of this mark; rather, to illustrate the only method of teaching English which can meet with success in a Business School—a School which students enter at all times of the year and in all stages of mental development; which hardly lends itself to the classification or grading of its pupils; which consequently calls for teachers equal to the emergency—who can at the same moment interest and instruct the graduate of some well-known Uni-

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METHODS OF TEACHING

RAPID CALCULATION

C. E. BIRCH,

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THE ESSENTIALS.

In a course intended to equip a student to do those things he will need to know how to do with figures, what shall we emphasize? Were the time unlimited we might dwell indefinitely on theories and abstractions, on model solutions, logical analysis, algebra, geometry, higher mathematics, all of which are valuable, but if a student is to be capable of handling business problems after a course of a few months in some business school, the course must be boiled down to its essentials. We should give all we can, but the essentials first. It is our purpose to outline and discuss, as fully as the space allotted will permit, what we consider the essentials.

ADDITION

Beginning with the 45 combinations of two figures, lay a foundation for speed and accuracy by developing the faculty of sightreading. Teach the student to read these in any conceivable order and do it readily and accurately. This is the very backbone of addition and it is surprising how few students can do it without some special drill. Following this the teacher may, if thought advisable, develop the 165 combinations of three figures each, but it is self evident that reading groups of three should not be undertaken before two can be handled with great facility. Further, students who add well in groups of two can become exceedingly rapid and accurate. In a very short course it would probably mean the slighting of some other topic of greater importance should the teacher attempt to have all the members of a class master reading groups of three. The addition of two columns of figures should be taught. It is also important to teach the addition of numbers horizontally. This is often necessary in special column books. The Civil Service Commission nearly always gives a problem of this character in the arithmetic examinations for government positions. The work should be so planned that some addition is required every day, thus affording a constant drill which is certain to produce excellent results if properly managed.

SUBTRACTION

In addition to practice in ordinary subtraction, drill students on the giving of the complements of numbers

under 100 or 1000. Exercises similar to the following are valuable:

33	44	88	23	74	92	72	36	59	37
—	—	—	—	—	—	—	—	—	—
50	75	100	40	90	110	90	60	70	75

Students should learn to name the missing number readily.

MULTIPLICATION

Multiplication is next to addition in importance, but not in order of development. Here we have a prolific field for short cuts and all legitimate ones of wide application should be used, but we should never waste time on those of infrequent application. Teach how to use the aliquot parts in multiplication, the complement method of multiplication, cross multiplication up to three or four figures in multiplicand and multiplier, methods of proving multiplication, etc. Insist upon students learning the multiplication table considerably beyond 12x12.

DIVISION

Require students to become able to divide numbers of considerable size mentally. Drill upon a table similar to the following (greatly extended, of course):

5)75	5)65	3)78	4)96	3)102	4)88
—	—	—	—	—	—
4)144	8)240	3)375			

See that students acquire facility in both long and short division. Discourage the use of long division where short division can be readily used. The following exercise can be elaborated and made to produce good results:

3)	4)	5)	6)	7)
25	18	30	16	14
8)	9)	7)	4)	4)
18	21	15	15	22

APPROXIMATIONS

Many a ridiculous blunder, possibly the loss of a position, might be averted were all students taught to make approximations. Teach the student to think: "Does this answer seem reasonable?" or "About how much should the result be?"

FRACTIONS

Business men tell us that this where we are weak. Our students do not use fractions readily and intelligently. We must remove the cause for the criticism. How? Dwell more upon fundamental processes. Omit

the complicated and catch problems, at least until the fundamentals are mastered. Teach the student to do much of his work mentally and to form approximations. Drill, drill, drill, upon addition, subtraction, multiplication and division of fractions. Get practical problems from reliable sources. Find out what business men want done.

BILLING

The work in billing is merely multiplication and addition, but affords an excellent opportunity for further drill in aliquot parts and the use of fractions, both decimal and common. Get up an exhibit of actual bills. Use many of these for drill problems. Explain the mechanical aids used in billing.

INTEREST

As a rule, interest is well taught, avoid too great a variety of methods. Teach the use of interest tables, methods of finding interest on daily deposits. Get out and mix with office men and find what the actual needs are in various lines of business. Teach partial payments, by making out a note and endorsing the payments, following this by a demonstration of the merchants' and supreme court rule. Touch upon some of the legal phases. Bank discount is properly included under this head.

TRADE DISCOUNT

Why is it necessary to have a series of discounts? How do discounts save printers' bills? Show how a series of discounts can be reduced to a single equivalent. Why not add the different members of the series together? Which of the following terms would you select as offering the best net price:

- 20, 10 and 5 off
- 20, and 15 off
- 15, 15 and 5 off
- 25, 5 and 5 off
- 25, and 10 off
- 30 and 5 off

Find the net cost of a bill of \$400 under each different series.

SUPPLEMENTARY PROBLEMS

Pay Rolls, Bank Ledgers, Builders' Estimates, the financial and market pages of the dailies, Bank Statements, Statistical Tables, these and scores of other forms of calculation required by business houses may be utilized for additional material. They lend variety and interest besides teaching many useful business forms and customs.

Such a course as has been outlined may be completed in fairly good shape in from four to six months by students who have had ordinary common school training in arithmetic. For practical purposes it is worth more than double the time spent on purely analytical work.



Commercial Law

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CONSIDERATION.

By no means the least important essential element of a valid contract is that thing or act which in legal language is known as the consideration. Without this element no contract will be enforced by the courts.

Consideration has been defined as something which in law is esteemed to be of value, in exchange for which the promise in a contract is made. As the law can estimate values only in terms of dollars and cents, it follows that the consideration, to be valuable, must be something to which a jury, when a suit to enforce the terms of a contract is brought, can attach a money value. Natural love and affection, which are no doubt priceless in many instances, can not be measured in money, hence are considered not to be a valuable consideration and cannot form the consideration for an executory contract; however, since they cannot be said to be worthless, they are termed a "good" consideration, and where they form the basis of an executed contract—one which has been fully performed—the contract will be permitted to stand as made. It must be mentioned in this connection that there is a seeming exception to the rule stated in the case of negotiable instruments. Of course, between the original parties of a negotiable instrument, a consideration is absolutely essential; where, however, the note or instrument is purchased before maturity in good faith by a third person who has no knowledge of the absence of a consideration, such third person can legally enforce payment of the instrument against the maker. The rule may be broadly stated that to render an executed contract—one whose terms have been fully performed by both parties—binding a merely "good" consideration is sufficient; where, however, the contract is executory—something remains to be done by either party—a valuable consideration is required. A good consideration as already stated, may be blood relation, natural affection and the like. A valuable consideration is money, some commodity, marriage, a promise, or the doing or forbearing of some lawful act. One who takes a deed to land based only upon a good consideration, takes the property subject to all the rights of credit-

ors of the vender who may be affected by the transfer. One may give away as much of his property as he wishes, so long as he retains enough to pay his then existing debts. According to a maxim, "a man must be just before he is generous."

A mere moral obligation imposed by a sense of duty, commonly known as a "moral consideration" will not render an executory contract binding; thus, a promise to pay money or give anything else in value, prompted solely by motives of gratitude for past favors, can not be legally enforced. However, where a moral obligation is supported by a past legal obligation, it will support a promise and render it binding. A common example of a case of this nature is a promise to pay a debt barred by the statute of limitations or by a discharge in bankruptcy; in such cases it is said that the new promise revives the old legal obligation and renders it binding.

While the consideration must be valid, it is not expected that the same is in every case adequate, unless the inadequacy is so gross as to shock the moral sense or clearly indicates fraud. Usually, one dollar would be a sufficient consideration to support any promise with the exception of one to pay a certain definite much larger sum of money. A consideration of one cent would not support a promise to immediately pay the sum of one hundred dollars. Usually, the courts are too busy and life is too short for them to inquire into the inadequacy of the consideration in the absence of evidence of fraud or imposition, and persons who are capable of contracting are left to make their own bargains, and their mistaken estimates of values of things purchased or received will not be corrected.

In some cases the law fixes the value of services to be performed, as is the case of the fees which public officials may charge for their services, or where a city ordinance fixes the rates which a transfer company may charge for conveying passengers within the city limits. In such cases, and where one is already bound by a contract to do a certain thing, a promise by another party to pay more or to perform some act, is not binding because of want of consideration. Also where one owes a sum of money, the amount of which is in dispute, and pays a part upon the prom-

ise of the creditor to cancel the whole debt, such promise is not binding, for in paying a part of what one owes, one only partly does that which one is already legally bound to do. But where some article other than money is given, even of much smaller value than the amount of the debt, or a smaller amount is paid before the maturity of the debt, and the same is received by the creditor as a full payment, such a payment is considered a good payment and a discharge of the whole debt.

Not only is it necessary that the consideration is good or valuable, but also, if it is an act to be done, the same must be possible and legal. An agreement to do a thing which is naturally or physically impossible is not binding. If it is only practically impossible, it will be good grounds for a legal suit for its performance and entitle the injured party to damages. Thus, if I contract to be at two points far from each other at the same time, being naturally impossible, the contract would not be binding. If, however, I contract to sell and deliver a certain quantity of wheat at a certain place on a certain date and am prevented from fulfilling my part of the contract through my inability to purchase the required amount, such inability would not relieve me, and the contract would be held binding.

Contracts which are themselves of an illegal or immoral nature are void as against public policy and can not be enforced. A promise based upon the consideration that I sell liquor in prohibition territory can not be enforced because the consideration is illegal. If I pay money on a contract having for its consideration a future immoral act, the contract cannot be enforced and the money can not be recovered through the courts. The courts will never give their assistance to enforce a promise which is contrary to the principles of justice to uphold which they have been established. Occasionally, where the illegal or immoral part can be separated from the part which is legal, the contract will be enforced as to the part which is legal, but only where there is a clear and distinct line of demarcation between the two.

Again, consideration is sometimes spoken of as being past, present or future. A past consideration generally will not support an executory contract; it must be a present or future act; for instance, where one of full age becomes ill and is cared for by strangers, a subsequent promise by the father to reimburse them for expenses which they have incurred or to pay them for their trouble, can not be enforced. The rule is now firmly established that the past performance of services constitutes no valid con-

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SALESMANSHIP

HARLAN EUGENE READ,

Peoria, Illinois.

SALESMANSHIP ARTICLE NUMBER 2.

Pedigree of the Business College. Why Salesmanship Must be Added to Our Course of Study.

To trace the pedigrees of almost any great business is nearly as humiliating as to look into the ancestry of the average successful man.

The lawyers began as bill-collectors; the bill-collectors began as ordinary thugs. The surgeons began as tonsorial artists; the barbers as itinerant odd-job men. The doctors began as incantation specialists; the incanters as ordinary snake charmers. The preachers began as traveling mendicants.

It is a little risky to venture to use the right word in connection with obscure origin of business college teachers, so I'll dodge the responsibility and lay it upon the late S. S. Packard who can't defend himself. He said "Scavengers of education." This referred to the itinerant writing masters who were the patriarchs of our tribe, and Mr. Packard later modified the description by designating our institutions as "clerk-factories." This being somewhat in the nature of a good advertisement, we have not objected seriously to the title. The average man will allow himself to be kicked eight hours a day if it is all done in a friendly way and he gets paid well enough for it.

Now the question is before the house as to whether we business college folks shall enlarge our sphere by adding to our field of training for bookkeeping and stenography, a new course that will enable our graduates to bring money to business instead of merely keeping the records of how it has been spent—the study of salesmanship.

When we first began to teach writing, people had an idea that nobody could learn to write beautifully unless he was a natural born artist. We proved that a boy who handled a pen like a garden hoe could learn to write in six months so that an ordinary detective could read it back word for word. We met and answered the same objection when it was urged against the teaching of bookkeeping and shorthand.

Now that the study of salesmanship is proposed, we are up against the same proposition harder than ever. "A strong personality is the prime factor of salesmanship," says the objectors, "and it is impossible for this to be acquired." It is up to us to show that a boy who has such a personality that if he should say 'sook' to a cow she would kick the milk bucket over, can learn to sell goods, and that he can learn it in a business college.

The first striking testimony to the facts comes from the great manufacturing concerns of the country. The National Cash Register Company, of Dayton, O., conducts a school with the work of which most business men are familiar, competitors being especially so, to their cost. The Oliver Typewriter Company has raised a mighty roar for many years—and a sensible one, too—about their Salesmanship school, free membership in which they advertise as one of the great inducements to salesmen to handle their machine. The John Wanamaker Night School in Salesmanship for the Wanamaker clerks, has had a significant bearing upon the success of America's greatest retail store. Underwood and Underwood, the world's most famous photographers, whose stereographs of men and scenes are to be seen by the hundreds in every county and shire in North America and Europe, will not permit salesmen to enter upon their work without the special training they offer, and like the National Cash Register Company, they give a splendid course. The Avery Company, of Peoria, the Rock Falls Manufacturing Company, of Rock Falls, Ill., the National Manufacturing Company, of Sterling, Ill., the Baker-Vawter Company, of Chicago, the Kingman Plow Company, of Peoria, the Smith Premier Typewriting Company, and the Remington Typewriter Company, are a representative few of the hundreds of leading manufacturers who teach Salesmanship to their business-bringers. Almost any reader can add several to the list, from his own neighborhood, and these will almost invariably be found to be the most aggressive and prosperous concerns of the community.

The second "Amen" to the proposition that Business Colleges should teach Salesmanship comes from the salesmen themselves. I have put the

question to hundreds of men as to whether salesmanship can and should be taught in business colleges. The nays come with loud reports from men who never sold a collar-button. The ayes come with equal vigor and enthusiasm from salesmen who are earning from one to ten thousand dollars a year.

The third important evidence comes from young men and women who recognize the importance of an ability to sell goods and would like to try it, but do not know how to go about it to find out. Somebody must teach them. Who shall do it if we who advertise that we teach business, refuse? And what will happen to us if we refuse?

The fourth item in the chain of evidence comes from the thousands of wholesale and retail firms that fail for no other reason than that they have inefficient salesmen. There are not enough live wires in the salesmanship business to meet fifty per cent. of the demand. A good salesman is more certain of employment than stockholders are of dividends.

But the fifth, and in some respects the most important testimony of all, comes from those business colleges in which salesmanship has been and is being today successfully taught. Many schools, like the Metropolitan Business College of Chicago, have conducted evening classes for business men that have proved to be of great value. In other schools, such as Brown's Business Colleges of Illinois, Iowa, Indiana and Missouri, salesmanship has been taught as a day school study for the regular students; and favorable reports are received almost every place where the subject is introduced. The success of correspondence schools of Salesmanship, such as the Sheldon School of Chicago, and the National Salesman's Training Association of Minneapolis, establishes the claim that salesmanship can be successfully taught by correspondence, and certainly what can be taught by correspondence can be taught, and taught better, in schools where instruction in person is given.

If I had a dollar for every time anyone has said to me, "You can't teach salesmanship except by experience," I would have no excuse for working any longer other than affection for labor. But if I had only a dollar for every time a skilled salesman has told me that, I would starve to death.

Men whose opinions count—men who know—are saying today as never before that Salesmanship can be taught, and, more than that, that it can and should be taught in business colleges.

George Scurlock, a friend of mine who travels for the Adler Clothing Company, of Milwaukee, and is able to make five to ten thousand dollars a



year in his stocking feet, went over my original outline of a course in Salesmanship with me several years ago when I first planned it. He said to me "You are getting so that you show almost human intelligence. I would never have thought you had so much sense just to look at you. Salesmanship ought to be taught in schools, and the business college is the logical place for it."

Walter B. Kingman, of the Kingman Plow Company, recently said: "The business colleges should teach their bookkeepers and stenographers the principles of salesmanship. We want young women who can be promoted to positions as secretaries and letter-writers, and young men who develop into salesmen."

Outsiders have been wondering for several years why we have not gone into the business of teaching salesmanship, but recently many of our own members have shown a keen interest in it. Those who were present when the subject was discussed at the Louisville convention, will remember what energetic expressions of approval were indulged in by Dr. H. M. Rowe, Sherman Cody, F. A. Gruman and others. Dr. Rowe said: "A course including Salesmanship is a real business course, and if we can teach it as it has been demonstrated here that it is being taught, it will be a great improvement in business college work." More recently at the Omaha Convention, R. H. Peck, ex-President of the Central Association, expressed the following unique and interesting view: "We, as instructors in commercial education, must not omit giving to our students the benefit of a thorough knowledge of Salesmanship, if but for the one point only of self-protection. Many people fail in business because they buy so many hundreds of things they do not need. A good salesman can sell anything. That is a fact because there are always some people who can be induced to buy anything. One of the most valuable lessons our students can acquire, is to be able to say NO to the skillful entreaties of the smooth talking salesman. In order to meet these men on their own grounds, one must be a skilled salesman himself. There are other reasons for teaching salesmanship in its broad sense to all of our young people, but this is one of the most important." There's nothing like taking proper measures for self defense!

An Englishman was once traveling in China with a thousand pound bank note that he could not use because he couldn't get any of the heathens to believe it was genuine. The note was worth two million pounds of rats, rice or chop suey, but Mr. Bull couldn't get a square meal with it. There was nothing doing.

The old lady who had a cow and a pig, but starved because she couldn't sell either of them, was in an equally bad plight.

A diamond worth five hundred thousand dollars would be of no value to the owner unless he could sell it.

The same is true of a carload of potatoes, a hoghead of paint, or a storeful of clothing.

Beyond what the owner can eat, wear or use, nothing is of value unless it can be sold, or exchanged.

It follows that the success of any business enterprise depends upon salesmanship.

Consequently, the man or woman who can sell goods is important. More than that he is indispensable.

Our sense of the importance of Salesmanship increases when we realize that men of all occupations are salesmen.

The merchant is a salesman because he sells merchandise.

The employee is a salesman because he sells his services.

The doctor, the dentist and lawyer are salesmen because they sell their skill.

The preacher, the politician and the orator are salesmen, because they sell their ability.

The "salesmanship quality" is what makes it possible for every man to dispose of what he has to sell, whether it is merchandise or services.

Therefore Business Colleges should teach salesmanship, not to train traveling men, but because salesmanship is at the basis of all business success, and every business man and woman needs training in this line.

So, if you have always thought of salesmanship as being necessary only to traveling men, revise your opinion. You are wrong. Traveling men are the best salesmen, of course. They have no other business than that of selling goods. But everybody needs to know how to "talk business" and "talking business" is salesmanship.

A Business College course in Salesmanship teaches the student:

- How to improve his personality.
- How to study his goods.
- How to analyze his customer.
- How to present a proposition.
- How to gain an audience.
- How to get the attention of the buyer.
- How to arouse interest.
- How to awaken a desire.
- How to close a deal.
- How to sell goods by correspondence.

How to write a business-getting personal letter.

How to write a form letter.

How to write a series of follow-up letters.

- How to handle an old customer.
- How to interest new customer.

It contains the experience of thousands of successful salesmen, condensed and arranged scientifically, in a simple, easy form that the student can grasp without difficulty.

I believe the time is coming, and is now here, when the progressive business college must teach salesmanship. In the beginning it will be an optional study, or required as commercial law is required, of full course graduates. But before many years, unless all signs fail, it will be recognized as an essential of a good business course, of equal importance with shorthand, typewriting, bookkeeping and penmanship.

Accountancy—Continued from page 20. balances extended upon the statements, and previous balances brought forward from Ledger account, and totalled, the original statements are detached and mailed to customers, according to the custom of the individual business.

After the removal of the original, care must be exercised to post from the duplicate to the Ledger account, the net monthly total only—that is, the total arrived at by considering the monthly merchandise charges and credits—giving no attention to balances brought forward or Cash credits—the latter being posted from the Cash Book to Ledger and merely deducted on the statement as a memorandum.

In closing the month's business, so far as the Ledger is concerned the duplicate statements are removed from the Current Binder to a transfer binder, filed alphabetically, thus creating a continuous detailed record of customer's sales, indefinitely, and a new set of duplicate statement blanks inserted in proper order in Current Binder, to receive the subsequent month's entries.

The ledger sheet in this system should have columns for date, entry source, checking, debits, credits, Dr. and Cr. balances and remarks. This provides a perpetual balance and eliminates "ruling off" and "bringing down" balances.

As to the Sales Record for use in this system, recapitulation sheets of the same size as the ledger sheets are used and all sales credits and charges are listed from original sources on separate sheets. The totals of the Sales credits are posted to the credit side of Merchandise Sales account and the total of Sales charges is posted to the debit of the same account. It is plain to see that the net of these postings must equal the net of personal accounts for the month, thus giving an absolute check on the posting in the Customers' Ledger.

This system has been very well received by such retailers as Grocery, Department, Drug, Hardware and Shoe Stores. In fact, it can be made to fit any line of business extending credit and rendering monthly statements.



COMMON ERRORS IN CLERICAL WORK.

K. C. ATTICKS,
High School Commercial Department,
Passaic, N. J.

There are two reasons why a person who has anything to do with clerical work, whether layman, book-keeper or accountant, should have a definite idea of the errors that are most frequently made in such work. The first, and probably more important one, is to learn to avoid making such mistakes; and the second, to be able to detect them after they have been made.

The outline given below is arranged in a form that will best serve as a guide in locating errors when it is possible to determine the exact amount of the error. As a rule when it is known that there is a mistake in work, the exact amount of the error is known; e. g., when cash on hand does not agree with the Cash Book; when the Trial Balance will not balance; when the Balance Sheet and Statement of Losses and Gains will not prove; when you are proving the extensions on a bill of merchandise and your amount does not agree with the one given, etc.

Of course when work is carelessly done and practically a network of mistakes, all instructions for quickly or easily locating mistakes will be worthless; but assuming that there is but one mistake in any one set of accounts, their causes and how to detect the various kinds, will be able to tell almost at a glance what to look for in order to detect the error. When we know definitely what to look for, it takes very little time to apply the tests, unless there is an immense amount of work involved. I have known of instances where even two mistakes in one set of accounts were suggested and successfully detected by the information of the following outline and its explanation.

Outline of Common Errors and Their Probable Causes.

1. When an amount similar to the amount of the error has appeared in the work.

Probable causes :

- Failure to place such number where it belongs.
- Using the number twice.
- Failure to use the number after it has been correctly placed in an account.
- Failure to correct a known error in all places that it will affect the work.

11. When an amount equal to one-half of the error has appeared in the work.

Probable causes :

- Debiting an amount when it should be credited or vice versa.

- Adding an amount when it should be subtracted or vice versa.

III. When the error consists of a single figure or a single figure followed by 0's.

Probable causes :

- Mistaking bad figures.
- Doubling the wrong figure.
- Addition or subtraction.

IV. When the amount of the error is divisible by 9.

- When the division by 9 gives a single figure or a single figure followed by 0's.

Probable causes :

- Inverting figures.
- A single slide of a number consisting of a single figure followed by 0's.

- When the quotient of the division by 9 is divisible by 11.

Probable causes :

- A double slide.



- Inversion of figures that are separated by one digit.

- When the quotient of the division by 9 is not a single figure followed by 0's and is not divisible by 11.

Probable cause:

- A single slide of a number not consisting of a single figure followed by 0's.

V. Miscellaneous errors.

Probable causes :

- Failure to enter cent figures of an amount of money.
- Writing a familiar amount instead of an unfamiliar one.

The following explanation given in the order of the outline will give an idea of what to look for in locating the different kinds of errors :

I-II

The probable causes of errors given under the first two sections of the outline are so simple that we think they need no explanation.

III

- The figures that are most likely to be mistaken when badly made are

1 and 7, 4 and 1, 9 and 7, 2 and 0, 2 and 3, 3 and 5, 6 and 0, and 8 and 0. 1 is most likely to be mistaken for 7 when it is preceded by a 5 badly made.

b. By doubling the wrong figure we mean writing 118 for 188, 2250 for 2550, etc. The single figure of the error thus caused will always represent the difference between the figures that are doubled in the correct and incorrect numbers, and will appear in the same decimal place as the changed figure.

c. There seems to be little excuse for errors in addition and subtraction, and they are likely to be found in the simplest accounts: e. g., in ledger accounts having only one number on each side. When such mistakes are once made, many persons seem to review that part of the work too hastily to locate the error, taking it for granted that on account of its simplicity it is correct.

IV-I

a. By inverting figures we mean writing 79 for 97, \$725.50 for \$275.50, etc. Dividing the error thus caused by 9 will always give a single figure or a single figure followed by 0's. The single figure thus gotten will always be in the same decimal place as the right hand figure of the two that have been inverted and will be equal to the difference between the inverted figures.

b. Writing \$5000 instead of \$50000 or 20000 tons instead of 2000 tons is known as a single slide. Dividing the error caused by a single slide by 9, will always give the number with which the mistake has occurred as it appears containing the smaller number of digits.

IV-2

a. Writing \$50.00 for .50, \$1.25 for \$125.00, etc., are known as double slides. Dividing the error thus produced by 9, and that result by 11, always gives the number with which the slide has occurred, as it appears representing the smaller value. Thus the difference between \$125.00 and \$1.25 is \$123.75, which divided by 9 and 11 will give \$1.25.

b. By an inversion of figures that are separated by one digit, we mean mistakes such as writing 975 for 579. Dividing the error thus produced by 9, and that result by 11, will always give the difference between the two figures that have been inverted, and counting from the left the second figure of the error will always be 9, and the first and third figures added will produce 9. This is not a very common occurrence, and as the same test applies to a double slide of a single figure followed by 0's, I would look for the double slide before looking for this error.



IV-3

a. Writing 12500 instead of 1250 is an example of a single slide of a number not consisting of a single figure followed by 0's. Dividing the error thus produced will always give the number with which the slide has occurred as it appears where it represents the smaller value. I know of a case in which an item on a shipment for export, was listed at 13000 tons instead of 1300 tons, and a heavy duty was paid on it before the error was discovered. Moreover, the original shippers vouched for the correctness of the weights given.

V

a. An error of 25, 50 or 75 cents is frequently caused by omitting the cent figures of an amount of money: e. g., instead of writing \$142.50, persons will write \$142.00. These numbers are more likely to be omitted than other less familiar numbers.

b. I have seen \$17.51 posted as \$17.50 and \$255 as \$225.

Of course the doubled figures helped to cause the latter mistake, and the error can be detected by using the test for such errors. Where an error of this class lies in the work of a single day, or in work in which one is familiar with the numbers used, a little thought will often detect the mistake.

Business English—Continued from page 21.

versity and the yokel who occupies the same bench.

The other pre-requisites of a writer of Business English are vocabulary and the development of the Business Sense. The necessity for a vocabulary is obvious, and the various methods for acquiring a rich supply of words ready for use at the proper moment are so well-known that, I will not enumerate them. Let me recommend, however, Professor Meiklejohn's "Art of Writing English" (Appleton & Co., N. Y.) Master the fifth, sixth, seventh, eighth, and eleventh chapters of this splendid book, and you will gain a knowledge of idiomatic phrases, prepositional verbs, virile turns of expression, and synonyms which will be of the greatest value to you commercially.

Lastly, how can we develop the Business Sense? One thing is plain. A teacher without *Business Experience* cannot develop the Business Sense. This is almost a truism; yet glaringly evident as it is, how many Business Schools are there which require *Business Experience* as one of the qualifications of their English teachers. In my next article, I will define the Business Sense in as far as it relates to Business English, and I will suggest methods by which it may be successfully developed.

Commercial Law—Continued from page 23.

consideration, even for an express promise unless they were performed at the express or implied request of the defendant, or unless they were done in the performance of some duty resting upon him. About as far as the American courts have gone, is to hold that where there was an express request for the services, a subsequent promise to pay a definite sum for them may be received as evidence of the actual value of the same.

A contract may rest upon a consideration which is apparently good but which later fails altogether, in which event the contract will be unenforceable; where, for instance, A gives to B his promise to pay a certain sum of money in payment of a farm which A represents to B as being well improved and fit for cultivation, but which proves to be without such improvements and barren at the time the contract is made, B would be relieved from paying the amount promised. Our courts have held that where money is paid on a contract supposed to be valid it may be recovered if there is a failure of consideration. If there had been no warranty on the part of the seller of the thing sold, or if the defects complained of were apparent or might have been discovered by the exercise of reasonable prudence, a failure of consideration can not be pleaded and the contract will be allowed to stand. Sales of personal property are governed by special rules which should be mentioned in this connection. Here, it is presumed that the seller has a good title to the thing sold and, while a seller can not convey a better title than he himself has, he must pay proper damages as well as refund the purchase price to the purchaser if the latter loses the property because of a defect in the title of the seller. However, if at the time of the sale it is not clearly stated and understood that the seller does not warrant the title to the thing sold and is disposing only of his interest, whatever that may be, and if the title subsequently fails, it is not regarded as a failure of the consideration, because the purchaser actually gets all for which he has bargained. A subsequent loss of value of a thing sold, as when a farm is rendered worthless for agricultural purposes by the overflow of an adjoining river, there is no failure of consideration.

A party of a contract who has full knowledge of facts which render the consideration void has no good reason for complaint; also one may, either by expressed words or by implication, waive his right to plead any defense which he may have, in which case he will be precluded from later setting up the same.



A. P. Armstrong, whose portrait appears above, is evidently a man of standing in his state. The following item appeared in a recent issue of "The Morning Oregonian," of Portland, Oregon:

"A. P. Armstrong, of Portland, has been appointed by Acting Governor Bowerman to membership on the Oregon Text Book Commission, to fill the vacancy caused by the death of H. W. Scott. Professor Armstrong is a native of Oregon, was born and brought up on a farm in Jackson county, educated in local schools and colleges, and is a graduate from the law department of the University of Oregon. His life has been devoted to educational work, and he is still "in the harness" as principal of the Portland Business College. He was twice elected Superintendent of Public Instruction for Multnomah county, is familiar with schools and their needs, and well qualified to aid in the selection of text-books to be used in the state."

This is quite a compliment to the private commercial school profession in general and to Mr. Armstrong in particular.

SCHOOL AND PROFESSIONAL

Mr. K. C. Atticks, the superior penman and all-around gentleman, who has been with the Baltimore, Md., Business College for some years is now in charge of the commercial work in the Passaic, N. J., High School. We congratulate the good people of New Jersey for having secured the services of Mr. Atticks.

Mr. Thornton H. Lodge, who has had charge of the commercial work in the Throop Polytechnic Institute, Pasadena, Calif., for the past three years, is now at the head of the Commercial Department of the new Redlands Polytechnic High School. This was one of the first institutions in the state to introduce commercial work. New rooms are being equipped in a manner thoroughly in keeping with the most up-to-date ideas in furnishings for Commercial instruction. We doubt not but that the mental part of equipment will be quite on a par with the physical, and that the results will be of an accordingly high order.

On Friday, August 12th, Wilson's Modern Business College, Seattle, Wash., held its 16th annual graduating exercises at which time 158 pupils received their diplomas, the largest class in the history of the institution.



ASSOCIATION AND CONVENTION COMMENT, COMMUNICATIONS AND ANNOUNCEMENTS

THIS DEPARTMENT IS DEDICATED TO THE INTERESTS OF THE FEDERATION, ASSOCIATIONS AND CONVENTIONS OF THE COMMERCIAL TEACHING PROFESSION. OFFICERS OF THESE ORGANIZATIONS ARE CORDIALLY INVITED TO COMMUNICATE WITH THE PROFESSION THROUGH THIS MEDIUM OF PUBLICITY AND PROGRESS.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

THE CHICAGO MEETING.

Mr. Morton MacCormac, Chairman of the Committee on Arrangements for the Chicago Convention of the National Commercial Teachers' Federation, December 27-30, 1910, promises us a complete program for the next issue of THE BUSINESS EDUCATOR. Arrangements are nearly all completed at this time. Many strong men of the Profession having accepted places on the program.

Reservation for rooms at the Auditorium Hotel, where the convention will be held, can be made by addressing the Chairman at 1208 E. 63rd St., Chicago.

This promises to be the largest meeting of the Federation, which means that it will be the largest meeting of the kind ever held since commercial education was evolved. No live teacher, principal or proprietor can afford to miss this great gathering. Now is the time to begin to plan to be there.

It has been some time since Chicago has entertained the association and it would seem that conditions are especially favorable this year for an exceptional meeting in every way, and the committee is leaving no stone unturned to make your stay pleasant, profitable and unforgettable. Be on hand a thousand strong!

ATTENTION, PENMEN!

Of course you are going to Chicago. Every live teacher will be there. Let us have a penmanship display. What do you say? Not a *competitive* exhibit, but just every-day product of your classes. Select just such papers as you wish. Arrange them to suit your own taste. This display is open to all. Bring just such papers as you think may interest. I am sure such a display will be interesting to the older teachers and helpful and inspiring to the younger. Sit down *Now* and drop me a card telling me you will be on hand with an exhibit. Do it *Now*, tomorrow is the fool's work day.

Sincerely,

J. H. BACHTENKIRCHER,
Secretary National Penmanship
Teachers' Assn., Lafayette, Ind.

"MEET ME AT TOPEKA"

Will be the slogan of the members of the Missouri Valley Commercial Teachers' Association until 9 a. m., November 25, 1910, when it will change spontaneously to "Glad to meet you in Topeka" and the Governor of the great State of Kansas will welcome the assembled brothers and sisters in the rooms of the Dougherty Business College, Eighth and Jackson Streets. There will be good cheer and good fellowship in abundance and YOU are expected to make and receive your share of it. The Business Managers are expected to meet at the same time and place.

The Executive Committee has been at work and some splendid things are under way. Instead of undertaking to give a complete program at this time, we shall simply mention a few features that are sure to arouse your interest. Harold H. Smith, who is delving into the mysteries of psychology, will tell of interesting facts and conclusions concerning "Psychology Applied to the Art of Typewriting." A leading accountant of Topeka will show us "Wherein Bookkeeping as Taught Today is Deficient." This will be discussed by authors of bookkeeping texts and teachers. J. D. Conrad, of Hutchinson, Kansas, will read a paper on "Stenography," which will be followed by five of Topeka's business men who will give their ideas regarding "The Training of a Stenographer." E. R. Corbin, of Topeka, will discuss "Actual Office Work Under the Supervision of the Teacher." Mr. Corbin is pre-eminently qualified to take this subject, since is doing what he undertakes to tell about. A. L. Peer, Tonkawa, Okla., has an address on "Penmanship." Another penmanship feature, somewhat in the nature of a surprise, will certainly please everyone present. Dean William K. Arthur, of the Washburn College of Law, will address the teachers on the subject "The Value of Commercial Law to the Student." Another very interesting number will be a model recitation in Rapid Calculation given by a class and teacher from the Wichita Business College.

Round table discussions will be made a feature, as the exchange of ideas is one of the prime objects of a teachers' association. The book men and the office appliance men will be made welcome. A part of the program will be devoted to typewriting and office appliance demonstrations. Among other leading demonstrators will be Miss Rose Fritz, who will always be an inspiration to typewriting students and teachers. The banquet will, as always, be an enjoyable feature.

File your name with the Secretary, Miss Eva J. Sullivan, Manual Training High School, Kansas City, Mo., for copies of the complete program and other announcements. Exhibitors should arrange for space early by writing to Mr. G. E. Dougherty, Chairman of the Executive Committee, Topeka, Kansas.

NEWS NOTES AND NOTICES

Mr. J. W. Parker, of Shelburn, Ind., and recently of the Zanerian College, is the new supervisor of penmanship in the Duquesne, Pa., Public Schools, having succeeded Mr. I. S. Light who resigned.

Mr. F. M. Schuck, last year with the New Britain, Conn., Commercial College, is now teaching the commercial subjects in Clark's Tangible Shorthand College, Kansas City, Kan.

Highland Park College, Des Moines, Iowa, opened its doors this year with an enrollment of one-third more the first week than 1909, which means a good healthy growth indeed.

Mr. Frank Hemphill, last year commercial instructor in the Kington Co., High School, Kington, Kans., is this year with his Alma Mater, the Salt City Business College, Hutchinson, Kans., in charge of the actual business department.

B. M. Winkleman, formerly of the Albany, N. Y., Business College, is now commercial teacher in the Central High School, Minneapolis, Minn. Mr. Winkleman is a strong commercial teacher. He is also strong as a practical penman and teacher of business penmanship.

The name of the Brandrup & Nettleton Business College, Woono, Minn., has been changed to Winona Business College. There will be no change in the management. The president, Mr. C. F. Koehler, reports an enrollment twice as large as last year.

At Hartford, Conn., Friday, August 19, the members comprising the Branch Sales Managers' four-day Convention of the Underwood Typewriter Co., presented to the General Sales Manager, Mr. J. E. Neahr, as evidence of their esteem, a valuable Swiss movement watch, set in the back case of which was a large sized diamond of great brilliancy.

A very neat little calendar booklet is being issued by Mr. J. C. McAvish, principal of the Grand Trunk Business College, Edmonton, Alta., Can.

The Underwood Typewriter Co., has for some time been enlarging its plant at Hartford, Conn., until at the present time it has a floor space of over a half million square feet, or about 16 acres. The Company has recently been reorganized with a capital stock of \$14,000,000 in order to meet the demands for its increased business. This speaks volumes for a business less than a decade and a half old.

Prof. L. C. Kline, who taught last year in one of the Eastman colleges in New York this year holding a responsible position with the Heald-Stockton Business College, Stockton, California.

Mr. I. H. Grimes, of Woodfield, Ohio, is now teaching in Duff's College, Pittsburg. Mr. Grimes is a fine young man, and is engaged in one of America's foremost business training schools.

The Wilkes-Barre, Pa., Business College, Victor Lee Dodson, Prin., and Ashton, E. Smith, teacher of penmanship and the commercial subjects, reports a fine school opening, with more than fifty per cent. of the students high school graduates, thus indicating quality as well as numbers. An adding machine has recently been installed, and other improvements have been made in the course of study and equipment so that the future looks even better than the past for the success of the institution and its many pupils.



DEPARTMENT OF

Commercial High School Work

RAYMOND G. LAIRD,

High School of Commerce, Boston, Mass.

The attempts to introduce commercial education into high schools have in many cases been ludicrous indeed. Without a single idea on the matter except that they wanted to keep pupils from going to the private schools, the authorities, usually acting upon the advice and suggestions of the high school principles, started by introducing a little bookkeeping taught by "our Mr. Blank, who is an X College A. B. We thought he would be just the man for it as he helped keep the books in his father's laundry till the creditors closed out the business. And Mr. Blank ought to be able to recall a lot of the young people that have left to attend business colleges as he knows them well having taught them Latin and Greek." Yet they wondered why the boys and girls could still be so foolish as to attend business colleges.

The first bait not catching fish, and fish they must have or go hungry, they tried in many instances to literally transplant inside the walls of the high school the curriculum, equipment and faculty of a business college. The success they so ardently had sought then was overdone. Business education became the rage. Pupils no longer dropped out to attend business schools. Never was the high school so well attended nor was its registration so large, but peace, amity and happiness were not there in liberal portion. Parents complained that Lucille, whom they hoped to send to Europe, some time, to complete her musical education, or Arthur, whom papa determined should be a doctor, had become so infatuated with the beautiful offices and almost-money that the before mentioned parents had been pestered to their souls' limits by their obdurate offspring who declared their highest and only ambition was to become a stenographer, then private secretary to the young and handsome head of the business and, well, "you never can tell," or to start in as bookkeeper of the great manufacturing concern and straightway shoot up the ladder of promotion, and Arthur, who had plenty of sand on his hands and feet, as well as in his craw, would never slip a rung till, as president of the corporation, with his yacht and his high steppers.—The young folks were having much their own way in choice of courses of study and the departments other than com-

mercial were feeling the results in lessened numbers, but their instructors were not in all cases quiescent in the face of the changed conditions. To trifle with the hoary traditions of education is to declare a willingness to stand for scratched features and slaps on the wrist.

Mr. Commercial Teacher found neither his vocation or avocation in pouring oil on troubled seas. Elated with what he had accomplished, he felt he could be satisfied with no less conquest than making financial giants and giantesses of the entire mass that entered the high school. Little cared he for future needs of lawyers, helping one into litigation and separating him from his coin, thereby saving one from the frightful strain of spending his own money; the need of doctors to bleed the sick and mend the broken bones—bosh, let people forget their ills, as most of them are fancied; the need of ministers to point out the way of salvation, and direct the feet in the straight and narrow path.

Business is business, and business is the present day rage. The way to learn business, to get business, to keep business is to take the business course—admirably suited to all conditions of society with no age limit at either end. What to him spelled success, to the other departments looked like the "hand-writing on the wall." Happily, in most places the pendulum of sanity swung back to the point of safety. In very few instances where a commercial course was instituted has it failed to maintain an existence, but yet there are some of the hybrid creatures with very long ears of ancient languages, mouth of classical English, tail of higher mathematics, with almost no torso, trotting along on wobbly legs of badly balanced commercial subjects, objects almost sightless and devoid of soul and illustrations of the difficulties to be met in trying to graft upon the stem of medieval appropriateness a scion of modern requirements.

"Neither do men put new wine into old bottles." Women take on something awful when a hawk attempts familiarity with the occupants of their poultry pens. Will it pay to half-sole the old shoes? Are the trousers worth patching?

Has the public high school done wisely or worse in adopting into its family of full-grown, staid and steady children this vigorous and voracious

little orphan, child of Today Demands, who has kicked up such high jinks, and has grown so fast that he feels almost able to thrash his foster-brothers? This is a bitter, burning question the answer to which would do much to straighten out the educational snarl, and upon which I hope to throw a little light.

SCHOOL AND PROFESSIONAL

Mr. J. P. Bach, of Menominee, Wis., and recently of the Zanerian, has charge of the commercial work in the Rhode Island Commercial School, Providence, R. I. Mr. Bach is a young man well qualified for the work, and we wish him success in Vantage.

The commercial department of the Galion, O., public school is in charge of Mr. O. L. Holl, formerly of Canton, O.

W. R. Hamilton, of Toland's Business University, Mason City, Ia., reports the best first-day enrollment they have ever had, and says that this year promises to be even better than last. Miss Flora G. Perso has been employed as assistant teacher in the stenographic department.

Mr. G. L. Caskey was recently appointed teacher of bookkeeping in the Central High School, Cleveland, Ohio. Mr. Caskey has been teaching in the Cleveland schools for a number of years and his promotion is well deserved. He has 167 pupils in his department.

Mr. R. H. Patterson, formerly of one of the Brown Schools in Illinois has accepted the position as head of the commercial department of the Kearney, Nebr., State Normal.

Mr. A. P. Meuh, last year with the New England Business College, Worcester, Mass., is now teaching in the MacCormac Schools, of Chicago. Mr. Meuh is a fine young man as well as a fine penman, and we wish him success in the greatest inland city in the world.

Mr. A. R. Reelhorn, of N. Manchester, Ind., now has charge of the Falls City, Neb., Business College. Mr. Reelhorn is a fine young man, and we wish him success in his new position.

Mr. V. E. Madary, last year supervisor of writing in the Benton Harbor, Mich., public schools, is now teaching penmanship and the commercial subjects in the Detroit, Mich., Commercial College. Mr. Madary is a hustler from the word "go," and an out and out "progressive" professionally, and we should judge politically as well. If not, he ought to be.

Messrs. E. H. and M. B. Fisher, of the Winter Hill, Mass., Business College, are opening a new school at Dudley St., Roxbury. They report very good prospects for the coming year at both their schools. The Fisher Brothers have certainly done themselves and the profession credit by building such a splendid reputation for clean dealing, efficient instruction and thoroughness. In these particulars they are second to no others in our profession.

Mr. F. P. Sullivan, last year with the Ashtabula, Ohio, schools, now has charge of the penmanship in the Benton Harbor, Mich., public schools, following in the footsteps of Mr. V. E. Madary, who resigned to accept another position. Mr. Sullivan is an unusually enthusiastic capable teacher of penmanship, and we wish him success in his new field of labor.

The Scranton, Pa., Truth, Saturday, August 27, contained an exceptionally well written complimentary article relating to Prof. H. D. Buck, proprietor of the Scranton Business College. Through his skillful, far-sighted engineering, the institution is recognized as the leading commercial school in eastern Pennsylvania, the attendance being probably next in size to the schools located in Philadelphia and Pittsburg.



SCHOOL AND PROFESSIONAL

Prof. D. S. Hill, formerly with the Paris, Tex., Business College, is now with the Metropolitan Business College of Dallas, Texas.

Miss Gertrude O. Hunnicutt, who has been connected with the Blair Business College of Spokane, Wash., will have charge of the short-hand department of Lockyear's Business College, of Evansville, Ind., during the coming year.

J. D. Carter, of Lebanon, Kans., is now with the Parsons, Kans., Business College. Mr. Carter is a fine man, and engaged in a prosperous school.

C. A. Ehlers has resigned the principalship of the Tri-State Business College, Cumberland, Maryland, to accept a position with the Jacobs Business College, Dayton, Ohio.

Mr. C. P. Garten, who has been principal of the Jackson branch of the Columbus Business College for the past year has accepted a position with the Portsmouth, Ohio, College of Business, for the ensuing year.

Mr. J. Fred Williams, formerly of the Commercial Department of the Boise, Idaho, High School, now has charge of Link's Idaho Falls Business College. We congratulate the good people of Idaho Falls for having secured the services of Mr. Williams, as we consider him a fine man as well as a fine commercial teacher.

Mr. E. S. Leslie, of Rochester, N. Y., returns this year to Eastman College, Poughkeepsie, N. Y., where he will again take charge of the penmanship work. Mr. Leslie is a fine young man and his return to Eastman speaks well for him as well as for the school to which he is returning.

H. J. Conkling, who has been with the Troy, N. Y., Business College, is now connected with the Bryant & Stratton Business College, Buffalo, N. Y.

T. A. Roark, of Chattanooga, Tenn., is the new commercial teacher at the High School, Clarksville, Tenn.

F. B. Thomas, of Swanton, Ohio, has accepted a position with The Ellis Business College, Elgin, Ill.

T. M. Biddlecombe, of Galesburg, Ill., will be with the Public Schools of Ely, Minn., next year.

C. M. Drake, of New Haven, Conn., has accepted a position with the Albuquerque Business College, Albuquerque, New Mexico.

G. W. Land, of Cannelton, Ind., is now with the Woodward Business College, Woodward, Oklahoma.

Mr. H. Leffingwell, of Steamburg, N. Y., is now connected with the Meadville, Pa., Commercial College. Mr. Leffingwell is a fine commercial teacher and we feel sure he will make good in Meadville, as he has elsewhere.

Mr. J. L. Kelly, of Big Run, Pa., has been appointed teacher of penmanship in the Brookville, Pa., Public Schools. Mr. Kelly is a capable teacher and we feel sure will make good in that place.

Mr. K. D. Crim, who has been for two years Principal of the Commercial Department in the High School, Wapakoneta, Ohio, has purchased the Hamilton Business College, Hamilton O.

Mr. D. L. Judd, of West Hampton, Mass., has been appointed to a position in the Commercial Department of the Maine Wesleyan Seminary at Kent's Hill, near Augusta. Mr. Judd is a fine young man and we feel sure will give splendid satisfaction.

P. A. Breitenbucher, of Plimpton, Ohio, has accepted a position with the Gregg School, Chicago. Mr. Breitenbucher was chosen for this position from the teachers' class in the Gregg School, Chicago.

Mr. J. K. Renshaw, formerly of Bank's Business College, of Philadelphia, and recently of the Albany, N. Y., Business College, is now principal of the Commercial Department of Heald's College in Los Angeles. Mr. Renshaw is a fine man as well as a forceful and progressive teacher. He will achieve success in his new field of labor.

Miss Laura Jane Breckenridge, of Lafayette, Ind., has been appointed supervisor of writing and drawing in the Peru, Indiana, public schools. She is a capable teacher, and we feel sure of her success in the Peru schools.

Mr. J. M. Lantz, formerly of Waynesboro, Pa., is now teaching in the commercial department of the Schissler College of Business, Norristown, Pa. Mr. Lantz is an enthusiastic supporter of THE BUSINESS EDUCATOR.

E. Warner, for the past three years principal of the St. Catharines, Ont., Business College, has resigned from that position, and on July 1, began with the Central Business College, Toronto, Ont., as penman, teacher and advertisement writer. A sample of his card writing, which is before us, shows that he has considerable skill with the pen.

W. C. Springgate, formerly of Peoria, Illinois, has been made principal of Brown's Business College at Jacksonville, Ill.

Mr. C. L. McNitt, formerly with the Beloit, Wis., Business College, has purchased the Baraboo, Wis., Business College from Williamson Brothers. He reports a very good outlook for next year. Mr. McNitt is a former Zanerian, and a good penman, as well as a supporter of THE BUSINESS EDUCATOR.

Mr. W. R. Hill, of the Drake College, Jersey City, N. J., is now connected with the Bliss Business College, North Adams, Mass. S. McVeigh, Proprietor, Mr. Hill is a good man and we believe he is going to a fine school. He writes an unusually good hand.

"The Bread Winner," is the title of a folder in the form and size of a loaf of bread, issued by J. C. McTavish, Prin. of the Grand Trunk Business College, Edmonton, Alberta. We have reason to believe he is conducting a first-class school.

The Paris, Tex., Commercial College, C. S. Lowrey, manager, and E. E. Spanabel, principal of the business and penmanship departments, publishes a good catalog, the illustration of which show a well attended and splendidly equipped school.

Miss Bernice Palmer, of Kansas, has been appointed teacher of writing and drawing in Blackfoot, Idaho, public schools.

Mr. George Benson, of St. Louis, Mo., is now connected with the Laurium, Mich., Commercial School. Mr. A. J. Holden, proprietor.

Mr. W. E. Keen, formerly of Vincennes, Ind., and recently on the Examining Board of the Civil Service Commission at Washington, is now principal of the business department of the Haskell Institute, Lawrence, Kans.

Miss Abbie C. Watson, for several years shorthand teacher in the St. Johnsbury, Vt., Academy, has been placed at the head of the commercial department upon the resignation of Mr. A. H. Barbour, who purchased the Nashua, N. H., Business College. Mr. Clinton B. Cooper, of Morrisville, Vt., a graduate of the Shorthand Department of the St. Johnsbury Academy, will have charge of the shorthand of Nashua, N. H., Business College.

Mr. F. W. Morrill, of Swampscott, Mass., succeeds Mr. Rittenhouse as teacher of penmanship and the Commercial branches in the Northampton, Mass., Commercial College, Joseph Pickett, principal.

E. E. Spanabel, formerly of Brown's Business College, of St. Louis, Mo., has been elected as principal of the commercial department of the Paris Commercial College, Paris, Tex. Mr. Spanabel writes that he likes his work very much, and we certainly wish him much success in his new field.

Mrs. Rachel B. Wood, last year supervisor of writing and drawing in Bellaire, O., this year has charge of drawing in the College in Bozeman, Mont. Mrs. W. is a fine teacher as well as a fine woman.

Mr. A. F. Day has been elected to fill the position of Director of the Department of Commerce of the city High School of Hutchinson, Kan., for the coming year, and will have charge of the Penmanship as well as other Commercial branches. This is a new department for this school, and they are arranging a good strong four-year business course.

Mr. W. W. Weaver, of Alliance, Ohio, is the new commercial teacher in McCann's Business College, Mahanoy City, Pa.

Mr. W. G. Wisley, of Hopkins, Ohio, has charge of the penmanship in the public schools of St. Mary's, Ohio. Mr. Wisley is a most deserving young man, and will, we feel sure, make an unqualified success of the work in that city.

Mr. A. J. Holden and E. P. Bower, of the Laurium, Mich., Commercial School, have joined hands in the purchase of the Interstate Business University, Menominee, Mich. Mr. Bower will take charge of the new school, heretofore having been one of Mr. Holden's teachers. We wish the institution under the new management success and a new lease of life.

Mr. F. O. Finks, of Scranton, Pa., has been elected to teach penmanship in the high school of Mahan, Mass. Mr. Finks is an unusually capable and practical teacher, and the school authorities are to be congratulated for securing his services.

Mr. V. M. Rubert, who for some time has been with Eastman College, Poughkeepsie, N. Y., is now located with the Globe Business College, of St. Paul, Minn. Mr. Rubert is a fine and efficient fellow, and will doubtless make good in true St. Paul-like style.

Mr. C. W. Feikert, last year with the Escanaba, Mich., High School, is now head of the Commercial Dept., in the High School of Mansfield, Ohio.

Miss Lucretia L. Cavanah has been elected assistant supervisor in the schools of Cleveland, there being now three assistant supervisors. Miss Cavanah qualified as a specialist in the Zanerian a couple of years ago and the results she has since secured naturally lead to her selection for the position for which she is especially fitted.

Leslie E. Jones, of Elbridge, N. Y., is a rising young penman. Mr. Jones has received his instructions from THE BUSINESS EDUCATOR, and if he keeps up his present rate of progress he will certainly some day be among the best.

W. H. Haddock, formerly connected with the Tampa, Fla., Business College, recently organized a commercial department in connection with Mt. Sterling, Ky., Collegiate Institute. He reports very bright prospects for the new department. Mr. Haddock is a fine penman and a supporter of THE BUSINESS EDUCATOR. In fact he states that he can not get along without it.

Miss Nellie M. Pillsbury, of the West Newbury, Mass., High School, has been elected to the position as commercial teacher in the Falmouth, Mass., High School.

Nelson Cardwell, Salem, Mass., goes to Rockland, Me., where he will have charge of the commercial department in the high school.

E. G. Gridley, of Indianola, Iowa, has been appointed commercial teacher in the high school at Superior, Wis.

C. A. Glover, of the Parsons, Kans., Business College, has just signed a contract to teach in Potts' Business College, Pasadena, Calif.

E. A. Vantundy, of Clay Center, Kans., goes to the Central Business College, Denver, Colo.

C. C. Miller has been added to the faculty of the Littleford School, Cincinnati, O.

A. V. Mazingo, this year with the Georgia Normal College, Douglas, Ga., has taken a position with a school at McRae, Ga.

J. F. Dexter is a new teacher in the Perini School of Commerce of Detroit, Mich.

J. F. Caskey, this year with the Haverhill, Mass., High School, has just closed a contract to teach next year in the Haverhill, Mass., Business College.



SUCCESSLETS FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,
Maple City Business School, Hornell, N. Y.

OPTIMISM.

Some people wander around as if they had a large chunk of sad planted in their system and they seem to be diligently searching for its mate. They generally have in their upper attics a rare collection of woe, calamity, gloom, shriveled hopes, sorrow, regret and grief which seem to them to be the sum total of life. If it rains we're going to have a destructive flood and if the sun shines look out for an awful dronth. A cool wave means a nipping frost, while a warm, balmy air presages withering heat. Immorality is on the increase. Death is swinging his scythe with awful precession, and the country is going to the deminion bow bows. Help! help!! They are like the old lady who said, "I always feel bad when I feel good, because I know I shall feel worse afterwards." *Where* do they get it? Well, there are various routes leading to the "Chamber of horrors." Some inherit it, and they prefer a visit to the cemetery or morgue to the frivolous society of people who attend picnics and who like to look on the bright side of life. Others acquire it by association with those who revel in social and physical sewage; still others overeat until their stomach and liver go on a strike, or possibly they "burn the candle at both ends" until their nerves are frozzled, or else they propose to the wrong girl and are thrown down the front steps. A change of environment; the omission of a few meals;

nine hours a day of good sleep, or some flossie haired girl who will look into your eyes and make you think that nature must have sprained herself when you were constructed, will help some.

Ever met a person like the above? Ever look into a glass and see him? Nice, congenial company, isn't he? Everybody stands ready to boost him—with his toes. The gloomy kind are always looking for some one to force happiness upon them. They are like the Irishman who said "I'm perfectly willing to be convinced, but (Doubling up his fist, and assuming a menacing attitude) be jabbers, I'd like to see the man who could convince me."

How many grouches can you name who are getting any pleasure out of life; who are being pushed forward to positions of honor and trust; who are anything but a nuisance to themselves and others?

Bnt, some one says: "You don't understand; the circumstances are so peculiar with me that really I cannot help it." Same old story. Just lean over and let me pull the tow string out of the place where a spine ought to be. The person who is a "blue label" grouch, is one because he has not made a sustained effort to be anything else.

If you want to just saturate yourself with happiness and make others happy, persist in looking on the sunny side (it's there) and smile. If you have forgotten how to smile, get in front of a mirror and practice until

you have one that will make Sunny Jim's look like a frown. Then try it on some one and watch his expression of fright and incredulity as it is chased away by an answering watermelon grin.

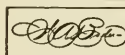
And the feeling, the ecstatic feeling that pervades your finger tips, your toes and every fiber and nerve of your being and tells you in a thousand and songs of pleasure that you are really living—living the life that your Creator intended you should live.

What does it actually mean to be a dyed-in-the-wool optimist? I will try to tell you, although that is where mere words break down.

It means a broader, more wholesome view of your fellowman; a deep interest in all those things that make for a better and more humane civilization; a firmer belief in the wisdom and love of the Supreme Mind; a pure happiness that is the birthright of every individual; a wide circle of loyal friends; a grip upon joyous health that fills the nostrils with the sweetness of life, and all of these help to lift you to the plane of life you wish to enjoy.

Are the rewards great enough to induce you to try it and try it now, or are you like the ancient Pharaoh who besought Moses and Aaron to stay the plague of frogs? When they asked him at what time it should be done, he replied, "Tomorrow at about this time." He wanted *twenty-four hours* more frogs.

Bury your grouch, and smile.



I will write your name on one dozen for 15 cents. I will give free a pack of samples and send terms to

agents with each order.

AGENTS WANTED

BLANK CARDS I have the very best blank cards now on the market. Hand out. Come in 17 different colors. Sample 100 postpaid. 50c. 1,000 by express, 50c. Card Circular for red stamp.

COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink, Glossy Black or Very Best White, 15c. per bottle, 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

TACKLE THE FIRST "IF"

Arthur G. Skeels

A brilliant success usually depends upon the successful termination of a series of "ifs." If you can get the position you are after; or if you can sell a certain amount of goods; or if the invention or plan will work as you think it should; or if something or other turns out as you hope it will, then your dreams may come true.

Tackle the first "if." Pick out the first obstacle to be overcome to make the plan a success, and remove that. Find what must be done first in order to carry the scheme through, and do that. Don't spend time and energy in planning for the things that will come later. Don't worry about the difficulties that may be encountered in the future.

Concentrate your attention on the thing that lies nearest you; do the thing that needs to be done now.

The first thing is the easiest thing. If you cannot do it, you would not be able to do the larger things which would come up later.

You are ready for the first "if." You understand what is to be done. You can appreciate just the difficulties to be met, and the importance of getting this first thing done. Doing it will prepare you for the next thing. It is a waste of time and energy to think of and plan for them now.

Lay out as big a scheme as your imagination can suggest. Picture to yourself as great a success as you could wish; hope to be as rich and influential as any man you know. Then start in to make your dream come true—and begin by tackling the first "if."





STEPPING STONES TO SUCCESS

LUTHER B. D'ARMOND,
Associate Manager Specialists' Educational Bureau,
WEBSTER GROVES STATION, ST. LOUIS, MO.

IMPROVEMENT.

When any young man or woman accepts a position, it is expected by the employer that he will make *Improvement*. Study to get a larger grasp of the business and always be ready to respond promptly to every opportunity offered. It is the surest way to increase your salary. It is being demonstrated daily that successful business concerns prefer to pay young men and young women what they are worth. This is a necessity, for if one concern does not acknowledge improvement, another concern will. Your services may be in demand now, but if you lack the power of improvement you can not hope for permanent advancement. Don't watch the clock. Work early and late. Do extra work cheerfully. The results will be that the employer who is quick to see the good traits of his employee and will show his appreciation by promoting him.

A young man applied to a large concern for a position. "What can you do?" asked the manager. "Anything that a green-horn can do," was the ready response. The young man was put to work the next morning. He worked faithfully for a few days and then came to the manager and asked permission to come to the store

one hour earlier every morning. "It will give me an hour longer to study and learn the stock," he said. This was granted and the young man was always found at the store an hour earlier than any one else. But he wanted to do more and again he asked the manager the permission to stay one hour longer after working hours. This request was also granted. He improved every opportunity and became a valuable man. He learned the business, and today he is one of the stockholders of that concern.

Another example of improvement is given us by a young telegraph operator. He wanted to learn something and he spent all of his leisure moments in study. He attracted little attention at first but now the entire world holds him high in their estimation. His inventions were considered luxuries, but now they are necessities. Could we do without the telephone, the telegraph, electric cars, electric lights, and many of the inventions that are being given us by Mr. Edison?

This is the day of improvement and without it business would be stagnant. Be teachable and you will have the world as your teacher. Take plenty of time to get ready because nothing worthy of note has ever been accomplished except by long persistent effort. Don't be in a hurry to do great things and in your hurry neg-

lect preparation. One of our college presidents gave wise advice to a young man who was in a hurry. The young man wanted to leave college in his junior year and go to the Theological Seminary and prepare for the ministry. He claimed that the Lord had called him to preach and he thought it necessary to omit his senior year. "Young man", the president replied, "if the Lord intended for you to go to preaching a year earlier he would have made you a year earlier."

Hymenical

Mr. and Mrs. T. W. Pritchett
announce the marriage of their daughter
Mabel
to

Mr. Robert Arbie Grant
on Wednesday, the tenth day of August
nineteen hundred and ten
Orange, California.

At Home
after October the first
2119 Arsenal Street
St. Louis, Mo.

Mr. and Mrs. Floyd L. Moore
announce the marriage of their daughter
Fannie Edna
to

Mr. George Washington Broyles
on Wednesday, the seventeenth of August
one thousand nine hundred and ten
Holly Grove, W. Va.

At Home
after October the tenth
40 College Avenue
Buckhannon, W. Va.

Fine Art in Writing
may be as soul-stirring as fine art in
poetry or painting, depending upon
power to perceive and produce, and ca-
pacity to interpret and appreciate.

By the Editor.



EXTREMES IN PENMANSHIP METHODS AND PRACTICE.

It is not strange that the penmanship pendulum swung from extreme slant to no slant before finding the golden mean whereby slant serves the two essentials of good writing, legibility and facility, whereby it adapts itself to each individual, thereby making it as natural and effective as so artificial an art as writing can become.

It is likewise not strange that the same penmanship pendulum should swing from extreme formality and script drawing to slipshod forms, extreme speed and consequent scribbling. Just because the telegrapher and bill clerk must write strenuously fast is no reason that children should be drilled as though they were all going to become bill clerks and telegraph operators.

For good writing is that which is good in form and free in execution. Too much speed is destructive to form, just as so much accuracy in form is destructive to speed. A fair form at a fair rate of speed is a modern school-room need and a modern commercial necessity.

And on the same principle that it was easy to go from extreme slant to no slant, and from extreme slowness to unreasonable speed, so it has likewise been easy to go from extreme finger movement to extreme arm movement. For not to use the arm in conjunction with the fingers is no worse than not to use the fingers in conjunction with the arm.

The best professional penmen as well as the best business writers the world over use the combined movement rather than either the fingers or the arm exclusively. THE BUSINESS EDUCATOR advocates arm movement as a means of overcoming finger movement. Excessive finger movement is not good because it is tiring, just the same as excessive arm movement is not good because it results in too many meaningless and confusing scrawls.

Extreme accuracy of form; extreme speed; extreme slant are each half wrong; but a union of them all, with a modification of each, constitutes the golden mean of plainness with freedom. For the best writing is that which is the easiest to write and to read. The plainest is too slow; the swiftest is too illegible; the easy to write and to read is the golden mean between extremes.

Gradually we are nearing the normal in form and in effort, and as gradually we are improving methods of instruction so that glancing backward a decade considerable progress has been made, particularly in public school writing. Let the good work continue. The end is not yet.

C. P. Z.

March 24, 1909.
Messrs. Dyas & Gline Co.,
116 N. Third St., City.
Gentlemen:

Inclosed please find check for \$17.40 to apply on account. Please receipt and return inclosed bills.

The note by your statement dated January 24, you have us charged with a total of \$23.90. No bills for any November charges have reached me. If you will mail me duplicate bills of this difference of \$6.50, I will investigate the matter.

Yours truly,
L. A. P. H. S. Board of Control,
H. Weber, Treas.
per H. Ogawa.

Some very practical writing by H. Ogawa, pupil in Polytechnic High School, Los Angeles, Miss Jeannette E. Baldwin, teacher of penmanship and correspondence.

SEND for Parsons' Practical Penmanship, 10c; Easy Paper Folding and Cutting, 15c; Easy Landscape Drawing, 20c; Practical Drawing, 25c; Book-keeping made easy, 25c; any 2 for 50c; all for 75c. Address PARSONS, Keokuk, Iowa.

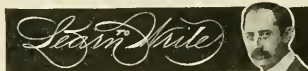


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NORMAL**

Specimen Letter, Business Hand.....	\$.50
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Wedding Invitations, dozen.....	1.50
Written Cards—very fine, dozen.....	.25
12 Lessons in Business Writing.....	7.50

DIPLOMAS ENGLISH—German or Old English

J. A. STRYKER, Kearney, Nebr.



**CAN MAKE YOU A
GOOD PENMAN
at Your Home Dur-
ing Spare Time.**

**THIS BOOK
-FREE-**

Why go away to school to master penmanship when by the "Tomblin System" it can be done as quickly at home with less than one tenth the cost and without giving up present occupation?

My book, "How to Become a Good Penman" contains copies and specimens and tells how others have mastered it. FREE. If you enclose stamp your name will be written on a card the end of you ever saw it.



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**ROSE C. BEAM, Pen Artist,
Washington, N. J.**



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We have two schools.
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Address the one nearer you.

HIGGINS' ETERNAL INK (ENGROSSING INK)

WRITE EVERLASTINGLY BLACK



THE ETERNAL INK is for general writing in plain or fountain pens (2 oz. bottle by mail 20c.) THE ENGROSSING INK is for special writing, engrossing, etc. (2 oz. bottle by mail 30c.) These inks write black from the pen point and stay black forever; proof to age, air, sunshine, chemicals and fire.

If your dealer does not supply these inks, send to
**CHAS. M. HIGGINS & CO., Mfrs.,
271 NINTH ST. BROOKLYN, N. Y.**



Regulations.

All students are under the direct supervision of the principal, and must conform to the business discipline of the institution. No student will be enrolled unless he means business and is willing to attend regularly, answering at every roll call promptly unless unavoidably detained.

J. F. Smith.

President.

Written by

A. D. Taylor.



CLUB CHAT

We were pleasantly surprised upon the receipt of a list of forty-two subscriptions to THE BUSINESS EDUCATOR from the Wilkes-Barre, Pa., Business College, with assurance that there were to be more to follow. This indicates a splendid attendance, and the kind of enthusiasm that leads to success in penmanship, and later on to success in other things.

Mr. J. A. Goau, York, Pa., starts the year as usual with a good club of subscriptions. And, as usual also, nearly all of these are for the Professional Edition.

Mr. G. D. Griset, penman in the Y. M. C. A., Los Angeles, Calif., recently favored us with a good list of subscriptions, and we shall, of course, expect others during the year. Mr. Griset writes a fine business hand, and seems to be arousing much interest in penmanship.

Mr. G. C. London, of the South Bend, Ind., Business College, sent us a good club of subscriptions early in the season.

The first club of the year from J. B. Patterson, of the College of Commerce, Racine, Wis., contained twenty-three names. Mr. Patterson reports an attendance almost twice as large as last year at this time, and expects to send more subscriptions a little later.

F. A. Ashley, the skillful penman in the Temple University, Philadelphia, Pa., recently favored us with a good list of subscriptions. The Temple University is one of the great institutions of practical education in the United States and is giving high class instruction in penmanship as well as in other branches.

A list of 18 subscriptions is received from Brother Silvin, De La Salle Institute, Toronto, Ontario, Canada.

AMERIKA ESPERANTISTO.

ARTHUR BAKER, EDITOR,
700-714 E. FORTIETH ST., CHICAGO.

September 16, 1910.

EDITOR "BUSINESS EDUCATOR,"

Columbus, Ohio.

Dear Sir: Doubtless you have long ago formed your opinion as to the merits of Esperanto, the international language. I hope that it is favorable; but as there is much irresponsible criticism of Esperanto, especially on occasion of the recent international convention in Washington, I want to offer an opportunity for every thinker to judge for himself. I have had prepared 100,000 brief grammars of the language in pamphlet form, and will send one free to any person who is sufficiently interested to ask for it, enclosing stamp for reply. I think it really due to this great movement for an international auxiliary language, which now embraces *fifty nations* in its scope, that you publish this letter, so that your readers may have the opportunity of judging for themselves.

Very cordially yours,

ARTHUR BAKER.

YOU THUMB PRINT HERE, PLEARE.

Employees of the City of Milwaukee to Use Digits, Not Pens, on Payrolls.

Milwaukee, July 28.—"Please place your thumbprint in this place." This will be the polite request of clerks in the office of the city treasurer on August 1 and thereafter to city employees who call for their monthly pay.

The system is not only to protect the city, but to assist those who are unable to write their names readily.

The plan is to give each employee a card with his thumb-print on one side. The other side is to be blank until the owner of the order calls at the office for his money. Before receiving his pay he will be asked to make another imprint.

The two will be compared. If they are not alike, no money will be forthcoming. This system has been tried in a number of cities with success.

The business management of the Hausam School, of Hutchinson, Kansas, has been greatly enlarged and strengthened by being placed in charge of a complete office force consisting of G. L. Moody, Business Manager; J. D. Conrad, Assistant Business Manager; Ella Bath, Head Stenographer, and K. J. Kessler, Employment Department. A well equipped office is maintained and a strenuous campaign is being waged. This arrangement allows Mr. L. H. Hausam, President of the school, to devote his entire attention to the Instruction Department.

W. Garrison.

Lamont.

1260 Groves St.

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ANNOUNCEMENT

October 1st we will move our entire plant from Knoxville, Tenn., to Cincinnati, Ohio. This move is made because the great demand for "20th Century Bookkeeping" supplies makes it necessary for us to be located where we can get the best shipping facilities. If you are not familiar with our sets get acquainted with them.

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The man of Destiny—the incarnation of energy—his name the by-word of marvellous achievement—gigantic in intellect—adamant in civic honesty—the captain of all time, fearless and tireless, and prophetic in utterance—magnanimous and sublime in victory, and herculean in defeat.

Statesman, financier, educator, litterateur, philosopher, a mystic fatalist, polished by dire privation into the greatest of great men.

Futurity alone may produce his equal.

Time has emblazoned Napoleon with the brilliancy of the mid-day Sun.

— Madarasz.



The subject of this sketch was born in Western Illinois, near Macomb, March 12, 1877. In 1888 his parents moved to Western Nebraska, where

he attended the district school during the winter months and worked on the farm the rest of the year until 1899 when he pursued the teachers' course in the Grand Island, Nebr., Business and Normal College, after which he taught rural schools in Nebraska. Through a portion of 1902-3 he attended the Zanerian College and graduated in the professional course. In 1904 he entered the Gem City Business College, but before completing his business course accepted a position in the Fort Smith, Ark., Commercial College. Remaining two and one-half years he resigned and re-entered the Gem City College and completed his business course, after which he served as an assistant teacher, and also taught an evening class in the Y. M. C. A.

In 1908 he accepted a position with the School of Business, Lawrence College, Appleton, Wis. Upon its discontinuance the following year, he took a position with Toland's Business University, Winona, Minn., which position he resigned February last and accepted a position with the Monroe, Wis., Business Institute. Later on he was made Secretary of the School and made principal of the bookkeeping department.

We have known Mr. Reneau rather intimately for a number of years, and have long since recognized in him the true qualities of a friend and those also which make up true worth and efficiency.

He is deliberate in manner, above the average in size, even tempered, industrious, persevering and thorough. He is happily married and the father of a bright little girl named Venona Zanera. He is a credit to our profession, and it gives us pleasure to thus introduce him to you. Our only regret is that we cannot convey to you the same feeling that a hearty shake from his right hand would give, which we hope you may some time have the pleasure of enjoying.

BEST CARDS. White or Tinted, 20c doz.; 3 doz. 50c. Or namental Caps, 15c per set. Announcements, Invitations, Resolutions, etc. Prices quoted on application.

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GRAND OFFER Consisting of 16 fine cards only 25c; value 50c. 9 written, 7 flourished. Limit one to a customer.

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I say little of our loss except as we have lost a friend. Our trade has been robbed of its leader and will suffer. He rose like a giant peak among us, far above the storms of smaller differences. His counsel was our guide; his diplomacy and tact were of len our salvation. He accomplished many things because he was so infinitely trusted and so worthy of an infinite trust. He slipped in upon us as quietly as the dawn, and his rising influence and power and leadership came as unobtrusive and as naturally as the rising of the sun. He assisted without being patronizing; he guided without being arrogant.



By the Editor.



The fourth of a series of fine album pages by S. E. Leslie, Poughkeepsie, N. Y.

From the well-trained pen of Mr. A. W. Dakin, Syracuse, N. Y.



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Recommends college and normal graduates, specialists, and other teachers to colleges and schools.
The agency receives many calls for commercial teachers from public and private schools, and business colleges.
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OUR HURRY-UP CALLS

September is the month when teachers are wanted in a hurry. If you are open for engagement, let us know. It is often a critical period for both teacher and school manager. Tell us your troubles.

UNION TEACHERS' BUREAU, 229 Broadway, New York

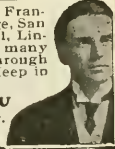
200 OPENINGS FOR COMMERCIAL TEACHERS

At this writing (Aug. 20) we have more than 200 vacancies for Commercial Teachers. We need more good teachers. Write today.
Free registration if you mention this journal.

CONTINENTAL TEACHERS' AGENCY, BOWLING GREEN, KY.



INDIANA STATE NORMAL, Indiana, Penna.; San Francisco Business College, San Francisco; Parks Business College, Denver; Lincoln High School, Lincoln, Neb.; Williams Business College, Milwaukee—these, and many other good schools have recently selected commercial teachers through us. We shall have good openings during the fall months. Keep in touch with us, and write a postal how if available.
The SPECIALISTS' EDUCATIONAL BUREAU
ROBERT A. GRANT, Mgr. LUTHER B. D'ARMOND, Associate Mgr.
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WE TRAIN YOU FOR COMMERCIAL TEACHING.

The opening of our fall term, September 6th, brought us prospective commercial teachers for September, 1911, who will require instruction in the entire group of the commercial texts. These students will be fully prepared for our summer normal training work next July.

Other prospectives who have partially completed the subject matter of the commercial branches will enter during the winter term. Others still will commence in the spring or early summer. Write and tell us what ground you have already covered and we will give you an estimate of the probable time you will require for effective preparation for commercial teaching.

As usual, our calls for teachers for the new school year outnumbered the available candidates three or four times over. Let us prepare you and place you. Our special courses insure your promotion. Our bulletin mailed free.

ROCHESTER BUSINESS INSTITUTE, Rochester, N. Y.

A BUSY SEASON

This is September 1. Since our last ad was written, we have placed too many teachers to enumerate here. They go to Mass., N. J., Idaho, Ohio, N. Y., Colo., Conn., Hawaii, Kan., Md., Iowa, R.I., N. H., Pa., Ind.—public schools and private schools, men and women, salaries from \$50 to \$150 a month. Telegrams and long distance telephone calls are now asking for "first aid" to the needy. Let us help you, too.

The National Commercial Teachers' Agency
E. Z. Gaylord, Manager (A SPECIALTY BY A SPECIALIST) Prospect Hill, Beverly, Mass.




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AMERICAN.

This alphabet is generally useful and suited to parts of ordinary resolutions, tags, indexes, etc., where plainness is desirable.

To execute this with a degree of satisfaction, pen and ink must be just right in order that clean, sharp beginnings and fine hair lines may be secured. Use Zanerian India Ink after exposing it to the air 24 hours in open mouth ink well. This will cause it to thicken a little which is just what you want for a lettering ink.

Rule pencil guide lines one-half inch apart giving five sixteenths of this space to small letters. Use a No. 2 pen.

Turn the pen so that starting strokes will be on 50 degrees slant. You will note that using the pen at this angle will cause vertical strokes to be less in thickness than others.

If you have trouble with light-line strokes in A, M, N, U, V, W, X, Y and Z, draw the correct location of these with pencil and fill in later. These strokes can be made fairly well with the pen by using it on about 75 degrees slant.

Study the characteristics of the alphabet and note that extensions above and below base lines are not long.



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The subject of this sketch, and of the above photograph, Mr. H. Van Riper, was born on a farm in Warren Co., near Lebanon, O. He received his early education in the public schools, and at the age of sixteen years entered the National Normal University at Lebanon, spending two years in qualifying himself as a teacher. It was at this time that he received special instruction in penmanship. He then tried itinerant teaching for a year, and then in 1875 he accepted the position as special teacher of penmanship in the Circleville, O., public schools. Sometime after he was also made supervisor of drawing, which position he has held ever since. He has, therefore, held this one position continually for a period of 35 years. If anyone has held one place continually longer, we would like to hear from the party.

He has had a number of opportunities to take charge of the work in larger cities, but has preferred to remain in the city of his first choice, and it is needless to say that many a boy and girl has learned to write and draw artistically under his efficient, enthusiastic and consistent instruction.

Mr. Van Riper himself is a dignified, modest, cultured, christian gentleman. He seems to be just as young and enthusiastic as ever. It is an inspiration to step into his school

rooms and see the pupils from the first to the eighth grade writing freely and easily with the arm instead of with the fingers. And we have never seen classes which seem to work with as little effort and friction as those under his direction.

Personally he is a man, and professionally he is a supervisor, of which Circleville may well feel proud, and may well retain as long as she can, or as long as he cares to serve.

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the
Pen-
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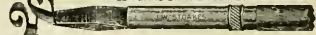
Send 20c for one dozen of my Reputation Cards and I will send you a beautiful set of Ornamental Capitals and other specimens of Penmanship FREE. Order now.

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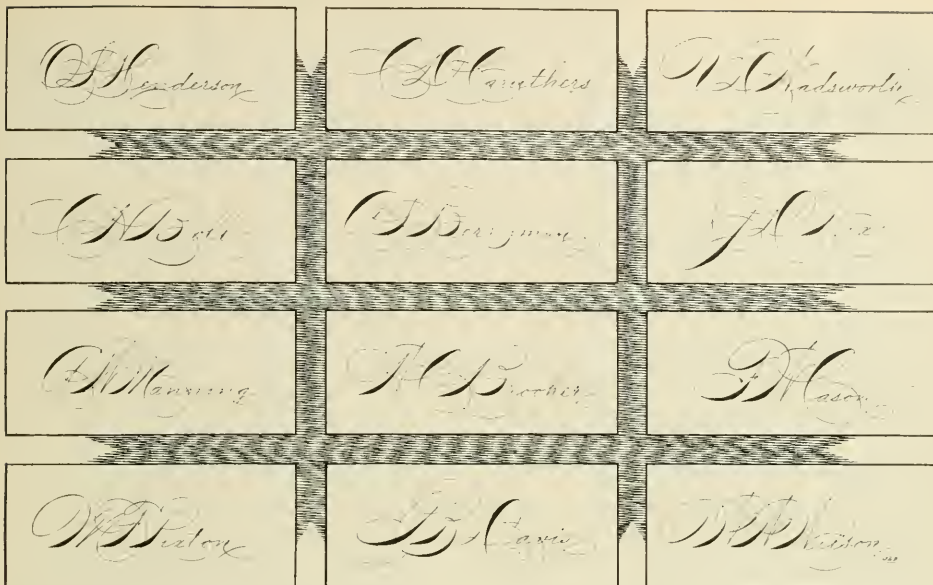
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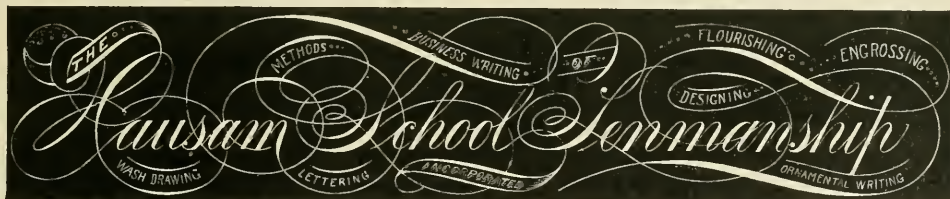
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OF
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HELD JANUARY 17TH 1910
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THE FOLLOWING
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JOHN EVANS ADAMSON

CHIEF SPECIAL AGENT FOR THE
LACKAWANNA RAILROAD COMPANY

HAVING PASSED FROM THE SCENE OF HIS EARTHLY LABORS
ON THE 16TH DAY OF JANUARY NINETEEN HUNDRED AND TEN
the ever busy world having stopped a moment in its incessant round of
action to murmur an involuntary "requiescat in pace" and his fellow
employees bearing in mind the sincere interest of our departed friend in all
that pertained to their welfare; desirous of recording our estimate of his
character, and sincere appreciation of the many noble deeds done by him,

RESOLVED

That the death of **JOHN E. ADAMSON** is deeply
mourned by his fellow employees; that he was over a zealous and faithful friend substantially
manifesting in numerous instances his love for each and every one of us.

RESOLVED

That in his death **THE LACKAWANNA RAILROAD COMPANY**
has lost an official faithful to its interests; the City of Scranton a citizen of unblemished record, earnest
patriotism and cheerful charity; that his official career was marked by wisdom and merited honor, and
that the helping hand displayed by him is worthy of the most thoughtful consideration.

RESOLVED

That in all sincerity we tender our deepest sympathies to the bereaved
family of the deceased, assuring them that his name is recorded on sweet memory's roll.

- | | | |
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| S. M. Aune | W. Dowling | H. S. Booth |
| M. H. Shepard | A. M. White | John Carson |
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 Send self-addressed
 postal for criticism,
 and stamps for return
 of specimens.

We show herewith a simple heading for a set of engrossed resolutions, and the same should be carefully penciled with special attention to the form and spacing of the letters. Use water-proof ink and shade with water color.

Flourished strokes were executed with a whole-arm movement. Use an oblique holder and a Gillott's Principal pen or one of similar fineness and flexibility, and india ink thinned with water to flow freely.

The lettering of the words "Knights Templar" has no particular name, but its grace and form are pleasing and will require considerable study and practice. These should be laid in first with a broad pointed pen and then carefully finished with a common pen.

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American

By Chas. E. Sorber, Noxen, Pa., a self-taught penman of exceptional ability.



BOOK REVIEWS

"Inductive Commercial Arithmetic" by C. C. Marshall and S. H. Goodyear, published by the Goodyear-Marshall Publishing Co., Cedar Rapids, Ia., 355 pages, substantially bound in boards and cloth, carefully printed in large type, is the title of a bran new commercial arithmetic. "Inductive" seems to be an appropriate name, as each topic seems to lead naturally and logically to the next. It would seem that the traditional, theoretical and impractical problems have been left out. The application of arithmetic to problems in accountancy is a noticeable and much needed improvement over ordinary arithmetics. The book has been enriched with numerous oral problems and other material valuable for rapid calculation. Industrial, accounting-room arithmetic has received technical care at the hand of the authors. The book is supplied in two editions; one with answers and one without. Price, 60c, subject to the usual trade discounts. All persons interested in the subject of arithmetic and the teaching of it, should examine this modern product of the commercial text book field. See advertisement announcing the work in the September number of THE BUSINESS EDUCATOR.

"Cost Keeping Short Cuts," Burroughs Adding Machine Co., Detroit, Mich., is the title of a 180 page, finely printed profusely illustrated, book on the subject implied in the title. It is not intended as a complete text book on the subject but it has been "prepared from experience in many lines of business" and is therefore a suggestive and valuable little book. The

company agree to send it free of charge to any commercial teacher or commercial school man asking for it. It is certainly worth much more than the price of a postal and we doubt not but that our many readers will take advantage of the offer.

"Progressive Lessons in Business Writing," by J. E. Hutchinson, supervisor of writing in the Denver, Colo., public schools, is the title of a 59-page, 3 1/4 x 9 1/2 inch booklet, containing a graded series of exercises, letters, words and sentences in business writing. Preliminary instructions are given in position, movement, etc.

"Rational Typewriting," by Ida McLenan Cutler and Rupert P. SoKelle; 104 pages, bound in cloth, price \$1.00; sample copies to teachers, 50c. The Gregg Publishing Company, New York and Chicago.

With characteristic enterprise the Gregg Publishing Company brought out in September a brand new revised-to-the-minute edition of "Rational Typewriting." The copy on our desk shows some strikingly new and valuable features. The plan of beginning with the first fingers, and training the others in the order of their importance, the central theme upon which the book was planned, has been developed still further in this edition. The new arrangement of the lessons is sure to make it even more popular than it was before. Some of the new features are: adapted to the Underwood No. 5, Nos. 10 and 11 Remington, and other similar key boards, as well as to the No. 6 Remington and No. 4 Underwood; lessons divided into shorter "exercises" to make the assignment of lessons more flexible; thorough grading of the work; complete directions for preparing each lesson, reducing the amount of supervision; position of hands, fingers and arms illustrated by half tones; mechanical features of machine taken up early in the work; the "budget" system introduced, etc.

SPECIMENS

Mr. G. Cortes, of Mexico City, Mexico recently sent us a list of eleven subscriptions to THE BUSINESS EDUCATOR. These subscription indicate that the people of our sister Republic are also interested in penmanship and practical education.

J. W. Bear, of Phoenixville, Pa., recently sent us some scraps of his work. He writes a strong business hand and swings a skillful ornamental pen. Mr. Bear also has considerable talent along the engrossing line.

Many ambitious young penmen are now working on penmanship with our Professional Certificate as their goal. Mr. C. H. Bowser, York, Pa., is one of the number. He is doing good work and will soon, we believe, reach our certificate standard. Get busy aspiring penmen; the certificate is well worth winning. It means that the winner possesses not only the certificate and a fine handwriting, but also qualities that are worth cultivating—energy, perseverance, skillfulness—qualities that count in any line of work.

We recently received a set of capitals from S. C. Bedinger, of the Okla. Agricultural and Mechanical College, Stillwater, Okla., which ranks very high. The letters are very graceful, free, accurate and contain much inspiration. This work shows that Mr. Bedinger is steadily going higher in penmanship.

THE FAST MAIL

The telephone, the telegraph, are mediums through which business is now transacted. Economy of time is a very important consideration. Time saved is money on the profit side of the ledger. This applies to office work as well as to other departments. Arithmetic in bookkeeping, cost figuring, auditing and similar operations, affords an opportunity for much economy of time. Arithmetic Aids were designed with the idea of saving time in all mathematical work. They assist office assistants. Our publications include text-books for all commercial school work. We pay the freight. Write for a catalogue and sample pages.

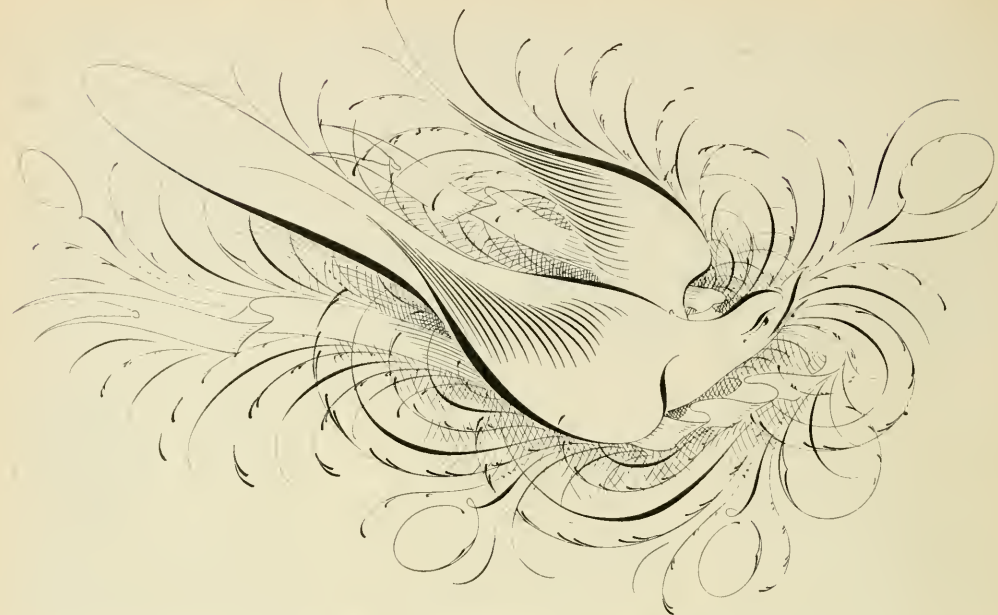


presentshortmethods in rapid calculation. Theory and practice are closely united by numerous examples, and teachability is a salient feature.

Arithmetic Aids help to produce efficient office assistants.

The Practical Text Book Company

Cleveland, Ohio



An art of gracefully wiping the ink off of the pen onto paper acquired by the Editor before responsibilities gravitated his way and before he realized there were other things of more consequence to which he could dedicate more of his muscular and mental meanderings.

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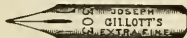


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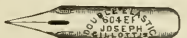
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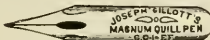
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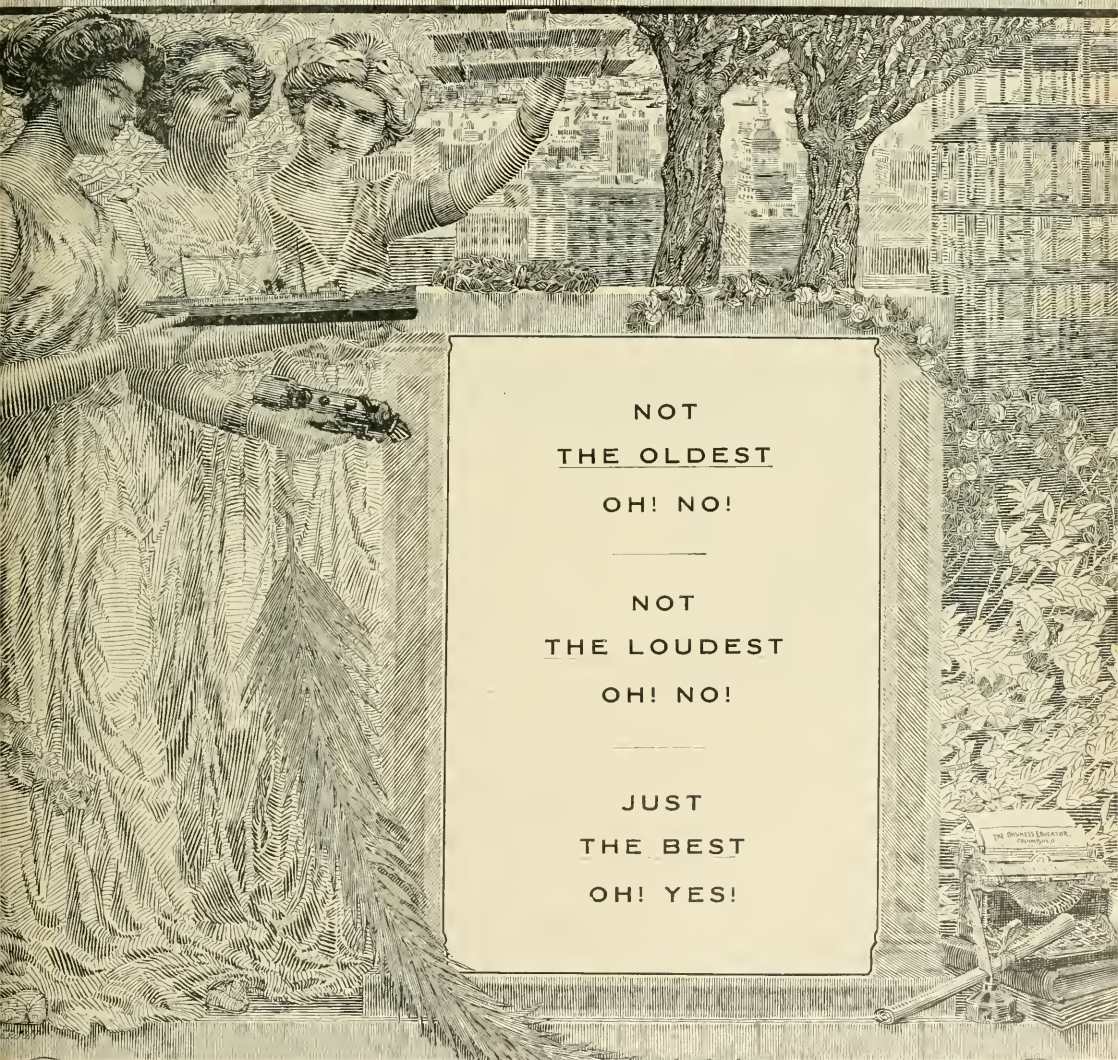
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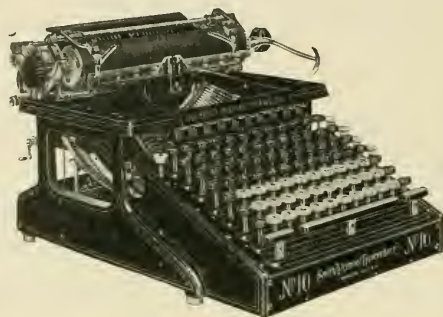
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GREGG	50	18	130	7.2
GREGG	53	19	180	9.5
GREGG	60	19	84	4.4
Pitmanic	40	22	266	12.1
Pitmanic	40	23	233	10.1
Pitmanic (2nd year)	60	23	262	12.7

Note the higher rate of dictation given to the GREGG classes; the superior accuracy of their transcripts notwithstanding this higher rate; and the fact that one class of *first-year* GREGG students took dictation at 60 words per minute with an average of but 4.4 errors while the *second-year* Pitmanic students made an average of 12.7 errors on the same dictation. Just compare those figures. The Pitmanic class, with the advantage of a year's more training, was far outdistanced by the GREGG writers who had studied the system but five months.

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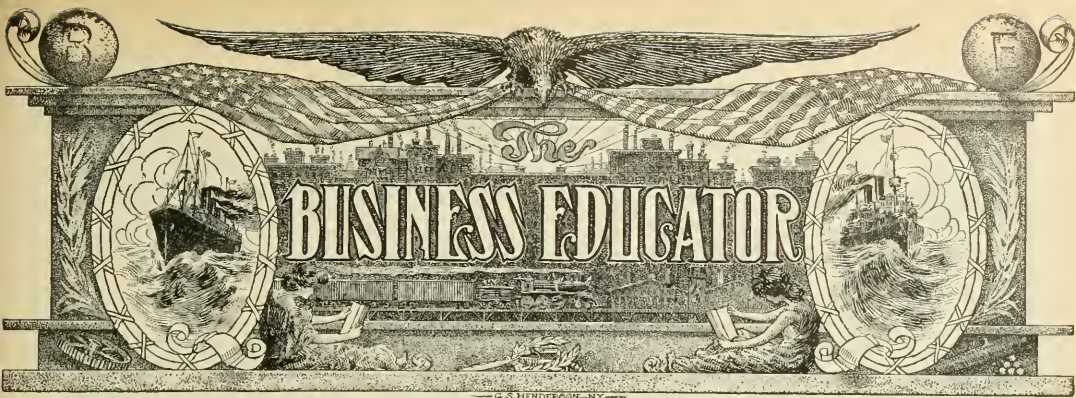
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VOLUME XVI

COLUMBUS, O., NOVEMBER, 1910

NUMBER III

THE BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, Editor
E. W. BLOSER, Business Manager

Published Monthly (except July and August) by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, \$1.00 a Year (Foreign Subscriptions 20 cents extra); Canadian Subscriptions 20 cents extra. Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra; Canadian Subscriptions 10 cents extra.)

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The *Business Educator* is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

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DON'T TRUST TO LUCK.

BY THOMAS E. CUPPER, INC. ACCT., DURHAM, N. C.

Many are the golden hours that are simply whiled away—
Waiting for a better job—shorter hours—bigger pay;
While you're waiting—just get ready for life's race—
It will help to land you in some better paying place.

Don't look for a job and try to hold it on mere bluff—
This old world is not looking for that kind of stuff;
There's a chance for YOU if you have the proper ring—
It's an easy task to WIN—GET READY! that's the thing.

Don't trust to LUCK while time is passing quickly by—
Make a start—show the world you're not afraid to try;
Every moment you delay—you are losing time and pay—
Others will be climbing while you throw your time away.

Just put all your heart in the work which you like best—
'Twill measure full SUCCESS in the great and final test;
'Twill mark the way and spur others on to do what's right—
Give them new hope to WIN in the thickest of the fight.

APPRECIATION

We do not know what E. L. stands for in Mr. E. L. Brown's name, the same who contributes the articles and illustrations on Designing and Engrossing, which appear in these columns from time to time. To us they stand for "Ever Lasting," for his fountain head of inspiration never seems to run dry. Many years ago he began to contribute lessons and illustrations to our journal, and he has kept it up continuously ever since, and if we have our way about it, he will continue unto the end of his or our own career.

We want to call the attention of our readers in particular to the beautiful illustration in this number of THE BUSINESS EDUCATOR. When it comes to conventionalized ornament, Brown is a past master, the specimen in this number being one of the finest, if not the finest, example of its kind we have ever had the pleasure of printing. To young pen artists it ought to prove an inspiration and help of exceptional value.

Here's our most cordial and sincere appreciation to Mr. Brown for his services to the profession, with the hope that "Men may come and men may go, but Brown goes on ad infinitum."

SCHOOLS PROSPERING.

The reports at the end of the first school month this fall from commercial schools concerning the attendance is very encouraging, and in many instances most gratifying indeed.

It would seem, truly, that the commercial school man, like the farmer, is coming unto his own. For both labored many years early and late without prospering as they deserved.

Let us all endeavor to *deserve* this evidence of appreciation in the form of increased patronage by equipping our schools more completely, by qualifying more thoroughly, by improving our courses, and by rendering conscientious service to each and all who entrust their business training destinies in our hands.



You Never Can Tell

CHAS. T. CRAGIN,

Prin. Thompson's Business Institute, Holyoke, Mass.

A QUESTION OF HEREDITY

WITHOUT A HOME.

It was a beautiful day in early November and "The Northern Military Academy" was well under way in its fall term. We were located in a pretty little village about 20 miles north of Chicago on the bluffs of Lake Michigan.

A great summer hotel had been erected there a few years previous with the idea that it would draw largely from the wealthy classes of Chicago's citizens. It was an immense building of wood, three stories high with double verandas extending on two sides of the building. There were more than a hundred rooms, all splendidly furnished with black walnut sets, brussels carpets, lace curtains and everything that was then the fashion.

The hotel was not a success. Chicago didn't patronize it, and it became a "white elephant" on the hands of its owners, who were mighty glad to sell it to our Colonel Davis, owner of "The Northern Military Academy." He bought it for one-fourth what it cost, and we moved in to it that fall with a fine enrollment of cadets.

The great hotel was poorly heated for it had not been kept open in the winter, and for two months a force of men had been busy putting in pipes and radiators for steam heat and that morning, for the first time, they fired up to see if the apparatus would heat the building.

The argument was that for in one hour there was nothing but a smoldering heap of ashes and some skeleton chimneys left of our big building.

It was ten minutes of twelve. I had the main assembly room, for at half past eleven we gathered the entire school there for a lesson in spelling. I believe it was. I was just getting ready to dismiss for dinner when the ladies drove rapidly up the driveway, stopped in front of the broad windows, which lighted the room and began excitedly waving their hands at me, and beckoning. I went to the window and stepped out on the broad piazza. The women said, "your house is on fire!" and pointed excitedly to the roof.

I jump up on the lawn and glancing upward, I saw a thin red line of fire creeping along the ridge of the shingled roof and knew the building was doomed. There was no water, except a little in a tank on the roof, and no fire department that amounted to anything in the little village. I went back into the school room called the cadets to attention, marched them out of the building and dismissed the company. Then there was a stampede.

THE FIRE.

The great building burned like tinder. It was only a moment after the fire was first observed that the alarm was given. Every boy rushed to his room to get out his trunk and rescue the picture of his best girl, of whom each had a collection, along with the sofa pillows and flags, old sabres, shot guns, bear traps, and everything else that clutters up a boy's room in a boarding school. So quick was the rush of that fire through the building that the boys on the lawn, who were narrowly escaped with their lives, and some of them had to shin down the outer balcony in order to get out.

The towns-people poured in upon us in hundreds and did gallant service trying to rescue things. They carried the fatigons carefully down and deposited them gently on the lawn, and threw the big mirrors out of the third story window, and tumbled the piano down the broad stairway end over end, as is usual at a fire. Mattresses were carried out, two men on a side, while specimens of statuary and paintings were hurled through the windows regardless of what stood in the way. It was a typical fire, and here was mighty little left when, one hour lat-

ter, we teachers of the big family gathered sadly around the smoking remains of what had been our winter home.

We were in a little country town with no large buildings in it. The man who owned the school had no money and depended on the year's business for success. We were blue as any whetstone ever thought of being as night closed down upon us, chill and dreary. But the good citizens of the town rallied around us. They were big hearted fellows, those westerners. One man said, "I will give three thousand dollars to build a new school building, right now," and before the last of the ruins went down \$6000 was subscribed and they opened their houses for us and took us right into their homes, and the boys were sent here and there through the village for the night.

A great crowd had gathered around the ruins. Thieves were thicker than fleas, and our stray belongings that had escaped the flames were rapidly being gathered in as souvenirs by the spectators, so we called the cadets under arms and put them on guard around the ruins in charge of the officers of the militia company.

There was a militia company in the little village and this militia company promptly offered their services to guard our property during the night. We gathered as much as we could of it into an empty building which stood near by, a large cottage of 10 or 12 rooms, and put the officer of the day, a big husky fellow from Chicago, in charge of a squad of cadets to watch over this property, and the rest of us, pretty well tired out and full of anxiety, went to our temporary quarters in the village.

A NIGHT ALARM.

It was about two o'clock in the morning when there came a ring at the door bell of the house where I was quartered and a servant soon knocked on my door and said that a young man from the academy wanted to see me. I went out and found the sergeant of the guard shaking like a leaf. He said, "For God's sake Prof!" they called me Prof., out there, "come up to the building. They'll kill each other up there. They have got some whiskey and Mac's drunk and there will be murder done and I can't do anything with them!"

I went up, and things were in rather a critical condition. The volunteer militia company, in order to protect themselves from the chill of the autumn night, had brought down a gallon or so of the choice brand of whiskey to be found in the temperance villages around Chicago. The militia was about half drunk and we had a few boys who thought they were bad men, too. Our biggest boy was a young Irishman by the name of MacDowell. "Mac" the boys called him. He was a handsome fellow, 180 pounds weight, six feet high and only eighteen years old. He had a fiery temper. If there was a row, "Mac" was in it anyway, no matter if he had anything to do with it or not, he always made it his business to take a hand in it and of course, as one of the big boys, he was there that night. He was not an officer, he always had too many demerits to walk for that, but he was one of the squad put on guard, and when I came there it took only one glance to see what was the matter with MacDowell. He was bare-headed, in his shirt sleeves, his face red and blazing with passion, his eyes were bloodshot and his hair matted over his forehead and he was talking at the top of his voice.

Three or four of the country militia were gathered around him, and toppling kerosene lamps were swaying in the hands of half drunken boys among the relics of our home. The Sergeant of the Guard had lost his nerve, and trouble was brewing and brewing fast. Fortunately I was a popular teacher and MacDowell was really a good hearted fellow and easily managed, if you

got at him right, and I never felt the least fear of him, and he knew I was his friend, for I had kept him out of more than one scrape.

I went up to him, put my hand on his arm and said, "Mac, I want you to go home." He didn't know I was there and turned around and stared at me in a bewildered way for a moment and then, much to my surprise and relief, said, "All right, Prof. Anything you say." I had him get his coat and led him outside and steered him for home. He never got there but slept that night in the leaves beside the nearest fence, but he was out of the way for the time being and there was no more trouble that night.

GATHERED FRAGMENTS.

It was rather a sorry crowd of men and women that gathered in Council around the smoking ruins of the great building the next morning, but a night's rest and the hospitality of the people had put a little courage into us and we were all young people except Colonel Davis. Then again we began to get telegrams from the parents of the boys. We expected they would all go home, for they were mostly the children of wealthy parents, some of them millionaires, but with hardly an exception the telegrams said, "Stay there," and the boys said, "Stay there."

Before noon we hired a hall belonging to the Odd Fellows, brought a lot of text books from Chicago, twenty miles away, and gave out some lessons. We borrowed tables to answer for desks and we had the school running again the afternoon of the day after the fire. It was a tattered school, most of the boys had escaped with just what clothing they had on. Their trunks and everything in them were burned, hardly a thing was rescued and we teachers were not much better off. There happened to be four or five empty houses in the place, built in the vicinity of the big hotel. I suppose the owners were connected with the hotel property, at any rate they went away and left them vacant and we took cottages, got some furniture, made up some beds and began to get under discipline once more.

The boys rather liked it, it was a rough and tumble life, that appealed to their ideas of adventure and there was very little grumbling on their part. Colonel Davis was a rabid Prohibitionist. If there was anything that set him up on his hair, it was the smell of liquor on a cadet, but for once he kept himself curbed, for a good many of the boys, the night of the fire, had been decidedly "under the influence" and it took several days before things calmed down to their normal tone.

A NIGHT ADVENTURE.

I could see, and so could every teacher, that there was a spirit of unrest. In a military school the discipline is very sharp. I suffered in five different cottages there was considerable high jinks carried on after taps. Taps is the signal to go to bed, but things were moving fairly well until, of a sudden, we began to feel the influence of the one thing that plays the mischief in any military school: that is liquor. Keep whiskey out and there is no great trouble with boys. Get it in, and there is something doing all the time. It is the curse of every military school, any other boarding school, but less with the other kind, for they promptly expel a boy, while the military schools, as a rule, do not. Many of the boys could not be managed anywhere else and we were expected to have a certain amount of patience with them and to reform, if possible.

MacDowell, the big Irishman I have spoken of, was a leader among the boys. In the first place he was a warm hearted fellow of more than fair abilities, very hot headed and a giant physically. He could easily handle any of the boys in the battalion, and no teacher was anxious to run up against him. He had never suspected his drink propensities till the night of the fire and I was a little surprised, when a few days later he came up to me after drill. He stood at attention gave the usual salute of a cadet to an instructor and then said: "Prof. I can have a word with you in private?" I said, "Of course," and we strolled off to the edge of the grounds. "Now, he said, Prof., I want to tell you something and you must not give me away. It's just this way with me, we always had plenty of drink at home. The 'old man' always had it in the house, always had wine on the table and

(Continued on page 16.)



Lessons in Practical Writing. No. 10.

C. E. DONER, Beverly, Mass.

Director of Penmanship in Four State Normal Schools of Mass.

Subscribers' writing criticised free. Send specimens to Mr. Doner at above address, inclosing self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

B B B P P B P P B

Lesson 128. Review Lesson 5. This is a splendid exercise to develop a good movement for B, P and R. Think up some good count for each exercise and practice each one faithfully.

B B B B B B B B B B

Lesson 129. Count up-down, 1-2-3; or, 1-stop, 1-2-stop. The pen must be stopped at the end of the letter which makes a dot. Make 38 to 40 letters a minute. Keep hand standing and wrist free. Drive the movement on the muscle in front of the elbow. Study dotted lines.

Be neat but not slow in writing.

Lesson 130. This sentence suggests a good thought. Try to follow its advice.

P P P P P P P P P P
Pulling Pulling Pulling Pulling

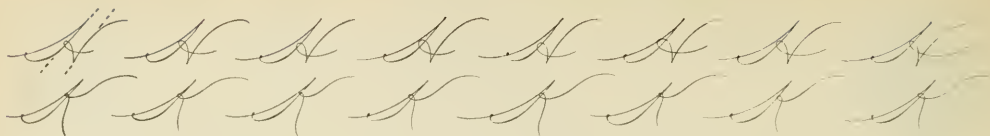
Lesson 131. Practice Lessons 5 and 7. For the P count 1-2, 3; or, curve-down, swing. Notice dotted line for height of ending loop. Practice the words faithfully, many lines of them.

R R R R R R R R R R
Raining Raining Raining Raining

Lesson 132. For this letter count 1-2, 3-4; or, curve-down, 1-light. Study the letter critically, then practice it faithfully. Write the words with a free, easy swing to the movement.

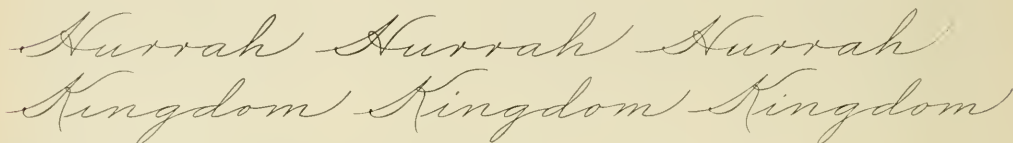
O O O O O O O O

Lesson 133. These are splendid exercises to help make H and K with a good movement. Look at them carefully, and then practice several lines of them. Keep a good position at all times.



Lesson 134. For H count 1-2, down-loop; or 1-dot, down loop. For K count 1-2, 1-2; or, 1-dot, 1-light. Lift the pen quickly in ending both letters. Study the dotted lines.

Lesson 135. Review Lessons 34 and 40.



Lesson 136. Write these words at the rate of 12 a minute. Get a free, easy swing to the movement.



Lesson 137. Try to educate the head, the hand and the heart together. Put thought into your practice and your progress will be encouraging. Write the sentence over and over again.

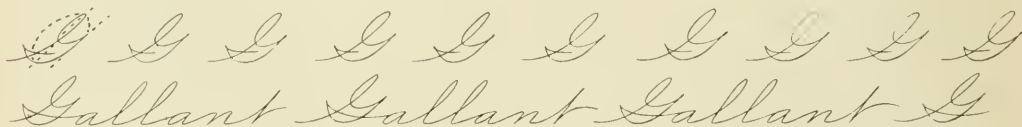


Lesson 138. Write several lines of the sentence, and while doing so keep the wrist free and glide the third and fourth fingers over the paper lightly and freely. Study the illustrations at the beginning of this book.

Lesson 139. Review Lessons 25 and 26.



Lesson 140. These are good exercises for developing movement for the G and S. Practice several lines of them.



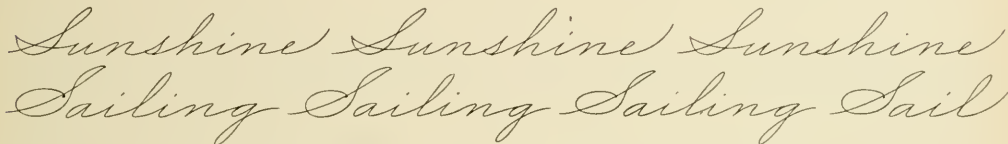
Lesson 141. For the G count 1-2-3-4 finish. Be sure to make it rapidly. Study the letter critically. Get a correct mental picture of the letter. Write the words at a good rate of speed. Study the dotted lines.



Lesson 142. Do you believe what this sentence says? If you do not, then you are missing the mark. To learn to write a good business hand, you will frequently have to work overtime. Why are some people paid good weekly salaries, and others only a few dollars a week? Think about this. Work overtime and you will receive your reward.



Lesson 143. Here are two good styles of capitals. Learn to make them well by persevering in your practice. For copy 1 count 1-2-3; or, 1-stop finish. For copy 2 count 1-2-3; or, 1-2-dot. Make them with a light, rapid movement.



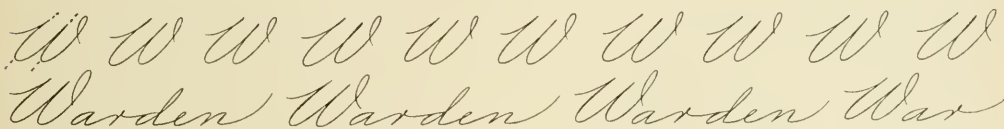
Lesson 144. Write these words at the rate of 12 a minute. Space wide between letters but not in parts of letters.



Lesson 145. Here is a good sentence. Write it over and over until you can write it well. Study slant, height, spacing, etc.



Lesson 146. Make this exercise rapidly with plenty of push-and-pull movement. Make from 20 to 24 exercises a minute, and 7 to 10 downward strokes in each exercise. Use a watch for timing. Count glide, one, one, one, one, one, one, one, curve.



Lesson 147. For W count 1-2-3-4-5-loop. Make the letter quickly. Lift the pen quickly in ending loop. Practice several lines of the word.



Lesson 148. Write about four sentences a minute. Be critical with your own work. Be satisfied only with the best.

Lesson 149. Review Lessons 11 and 12.



Lesson 150. For this letter count 1-2-3; or, 1-2-light. Lift the pen lightly in ending the letter. Make 48 to 50 letters a minute.



BUSINESS WRITING No. 3

E. H. MCGHEE,

Steward-Large Business Institute, Trenton, N. J.

Specimens criticised by Mr. McGhee if self-addressed postal is enclosed

COPY 20. We have in this copy a very difficult and characteristic letter. Characteristic, because it is unlike any other letter of the alphabet. It is like the small "c" upside down, preceded by a beginning stroke similar to the one found in the small "i." Study the shape. I would advise writing a page of each line. Practice carefully.

COPY 20.

s s s s s s s s s s s s
ssssssss/ssssssss/ssssssss/ss
isisis/isisis/isisis/isisis/isi
assess/assess/assess/assess/ss

COPY 21. The small "r" begins like the small "s," but it has a slanting roof. The last part is just like small "i." Omit the slanting part and join the two strokes, and you will have a good letter "i." The words "ruin" and "appear" will afford splendid practice on this letter. There are two full stops and a pause in the small "r." One at the end of the first stroke, the second at the end of the short inclined stroke and the pause at the base line where the down line touches it.

COPY 21.

x x x x x x x x x x x x
r r r r r r r r r r r r r r r r
ruin ruin ruin ruin ruin ruin ruin
arrear arrear arrear arrear arrear

COPY 22. Do not neglect this valuable plate. Write several pages, and compare your last work with the first to see if you have improved.

COPY 22.

arrear arrear arrear arrear arrear
arrear arrear arrear arrear arrear
arrear arrear arrear arrear arrear
arrear arrear arrear arrear arrear

COPY 23. The small "x" is not a very frequently occurring letter, but we want to know how to make it. The first part is like the first part of the small "n," with the last stroke of the "n" attached. Then place the pen on the line and finish the letter with a straight, slanting upward line. Do not make the line downward as you will have a tendency to shade it. The words "maxim" and "axiom" will give you practice on the letter.

COPY 23.

x x x x x x x x x x x x x x x x
axe axe axe axe axe axe axe x
maxim maxim maxim maxim max
axiom axiom axiom axiom ax

COPY 24. I would suggest in practicing this plate, try to make the back of the "c" almost straight. Even then you will find that you curve it sufficiently. Make a page of the small "c" separately. Then join in groups of five. Do not overlook the small dot at the top of "c." The words should not be difficult. Observe the finishing stroke of each word. Free, but not too long.

In the preceding copies we have been working on the small letters, one space high. Here we begin on the extended letters. I would suggest that you review copy four on the straight line exercise, making it large at first. Then make a few of the straight line drills reduced. Just between the blue lines. Work rapidly.

COPY 24.

x x x x x x cccccccccc
nice nice nice nice nice nice
ounce ounce ounce ounce ounce
occur occur our our occurrence

Copy 25. Study the "t" as it is used in the most frequently occurring letters in the alphabet. Two forms are given: the first to be used at the beginning and middle of the words, and the latter at the end. Called by some the final "t." Make the letter twice as high as the small "t." Observe the cross. Strive to make it straight. The words "time" and "mist" afford an opportunity to practice the "t" initially, and finally. Be sure to write at a rapid rate.

COPY 24-

t t t t t t t t t t
 it it it it it it it it it it
 time time time time time time time
 mist mist mist mist mist mist mist

COPY 26. Write at least a page of each word. Strive for a light touch.

COPY 26.

must must must must must must
mutter mutter mutter mutter mutter mu
tatter tatter tatter tatter tatter tat
true true true true true true true

COPY 27. If you have mastered the "l" you will not have much trouble with the "d." It is like the "a," with the figure one attached to the straight line. Place a paper over the staff of the "d" and you will have a perfect "a." Some prefer to finish the "d" with a loop, but do not get it too wide.

COPY 27.

ddd ddd ddd ddd ddd ddd
add add add add add add add add
aid aid aid aid aid aid aid aid
dine dine dine dine dine dine dine d

COPY 28. A Review. Have you a good position? Are you gripping the pen holder?

COPY 23.

and and and and and and and and
adder adder adder adder adder adder
dime dime dime dime dime dime dime
dreaded dreaded dreaded dreaded do



COPY 29. This is a very difficult letter for it extends two spaces above the base line, and two below. Practice the introductory straight line exercise very carefully. Now before you practice the letter, turn the paper upside down, and you will see that the oval is like the "a." Which style of the letter do you like the better? Use the favorite in all your work.

COPY 29.

Handwritten practice of the letter 'p' in various styles and combinations, including 'pine' and 'upon'.

COPY 30. The words I have selected are chosen carefully. Get as much freedom and strength into your work as you possibly can. Put forth your best efforts.

COPY 30.

Handwritten practice of the words 'paid', 'pipe', 'purpose', and 'put' in various styles and combinations.

COPY 31. Review. Observe the spacing between the letters. "Those who work are those who win and those who loaf are those who lose."

COPY 31.

Handwritten practice of the words 'aim', 'near', 'income', and 'encomium' in various styles and combinations.

COPY 32. Review again. "Procrastination is the thief of time. Don't put off until tomorrow what you can do today."

COPY 32.

Handwritten practice of the words 'receiver', 'woman', 'museum', and 'maximum' in various styles and combinations.

COPY 33. This copy ought to be easy for you. Remember that while you may understand and know good letters when you see them, it is a different proposition to make them. In writing you are supposed to be able to reproduce, and your conception of form is usually judged by the product of your hand.

COPY 33.

Handwritten practice of the words 'remove', 'error', 'course', and 'annex' in various styles and combinations.

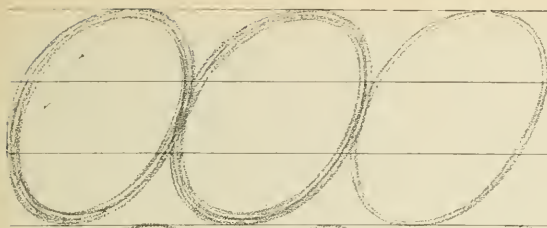


Illustration One, showing first steps in learning to write freely with pencil and the arm instead of slowly with the fingers. Ruled lines show size of ruling for first year writing.

ARM MOVEMENT WRITING FOR CHILDREN.

Wherein Form and Freedom are
Taught From the Beginning.

NUMBER ONE

It was once thought (and many still believe) that *form* only could be taught to children by drawing processes. The evolution of large writing for children has made it possible and practicable to teach both *form* and *movement* at the same time to children from the very beginning. As a consequence children are now writing as plainly with the arm as they used to with the fingers, and they are doing it less laboriously, more healthfully, and more freely as well.

This is accomplished pedagogically and practically by first sending the children to the board in sections or groups where they are taught to stand and hold the chalk correctly, and then drilled in simple oval and straight-line exercises, making them about four inches high freely with the whole arm.

Next they learn to do the same exercises at their desks and in precisely the same manner with a large pencil, making the forms two and three spaces high as shown in *Illustration One* herewith. Following the large ovals, come the smaller ovals and the upper and lower turn principles from which letters are formed later on. *Illustration Two* shows the work of a child reduced about one-half, probably three months after entering school at the age of six years.

From letters to words and sentences is the next step, usually taken the second half of the first year. *Illustration Three* shows the work of a first year pupil, the original writing being one-half larger than shown. *Illustration Four* shows the work of another six year old child, the same size as written.

It is therefore now a demonstrated fact that children can and do learn to write well, combining *form* with *freedom*, sitting healthfully, and training the same muscles of the arm that are used by the youths and adults.

The new method comprises real mental and manual training instead of mere slavish and laborious imitation as by the old copybook way.

The aim the first year should be to form fair concepts, to cultivate right habits of position and movement, and to acquire some skill; enough to write plainly all of the small letters, words, names and simple sentences

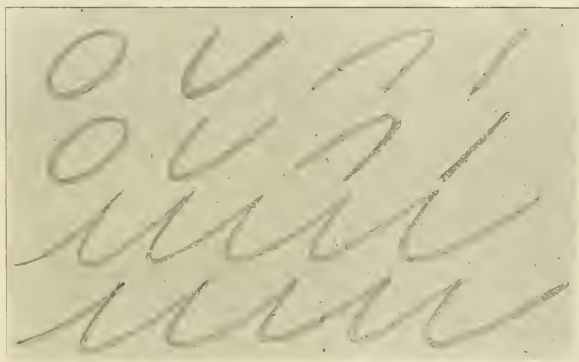


Illustration Two, First grade, Douglas School, Columbus, Ohio. Reduced one-half in photographing. Note the unusual freedom and strength of movement as well as the precision of form.

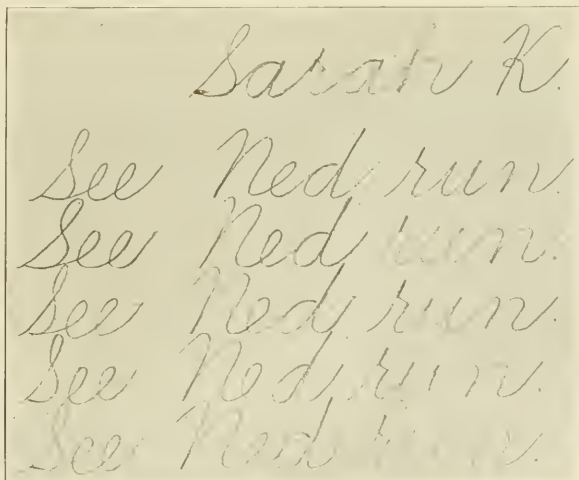


Illustration Three, First grade, Fulton Street School, Columbus, O., Miss Emily S. Beck, teacher. Reduced one-third in engraving.

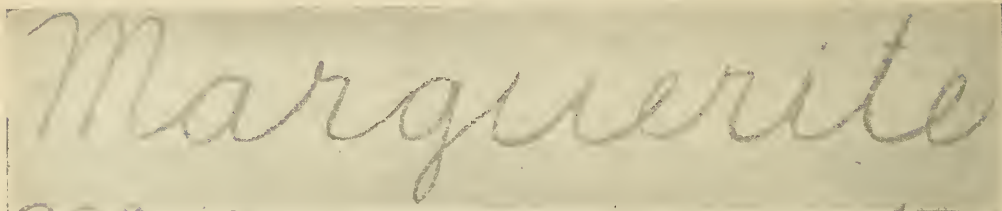


Illustration Four, First grade, Main Street School, Miss Fritsche, teacher, Columbus, O. Note the freedom, strength and continuity of effort.

Cragin—Continued from page 8.

plenty of whiskey in the cabinet whenever anybody wanted it, and nobody ever said anything to me about it. Mother died when I was nothing but a kid and I just ran wild, and when I get one or two drinks in I don't know anything." "Now," he said, "I am going to tell you something and I want you to help me. You know there are quite a number of boys in this battalion that are just as bad as I am that way. They will drink if they get the chance, only they don't make such blamed fools of themselves when they get a little as I do. I can't take a drink without the whole town knows it, I talk so much and make such a fool of myself. "Prof." he continued, dropping his voice, "we have sent in to Chicago and we have got a gallon of whiskey and brought it out here and we have it hid. There is going to be the devil to pay and I will have to pay it, and I want you to help me out. I will tell you where that whiskey is and you can get it, but don't for Heaven's sake let on to the other fellows or the old Colonel how you found out or who told you. I had to laugh at the idea of big "Mac" who no doubt had planned the bringing of that whiskey out there, getting scared at the probable consequences and telling me about it, but I said, "All right old man, you have done the brightest thing you could do. I will take care of the whiskey, if you let me know where it is and no boy nor anybody else in this school will ever know how I found it." We shook hands on it, and he said: "That whiskey is down in the old boat house at Lakeside Park. You know the place, Prof." "Yes," I said, "I know the place well." He said, "We brought it out there, the expressman brought it up to the village and Wednesday, when we had leave, we took it down there in four quart bottles and we hid it up on the beams, under the eaves of the old boat house and it is all there now. The boat house is locked, but I have a key here that unlocks it," and he gave me the key. "Now we are planning to bring it up to the school Saturday when

*It is toil plus talent
That wins in the test,
It is study plus practice
That leads to the best.*

By Fred Berkman, Director of Commercial Educational work, Portland, Ore., Y. M. C. A.

we get leave off in the afternoon and if you get it out before that time there won't be any damage done, but just as sure as these four quarts of whiskey get into this school there will be the old Harry to pay."

That evening after school closed, when every boy was in the assembly room, which we had managed to improvise in one of the large cottages, I called our master of mathematics and said, "Bill get your overcoat, I want you to go for a walk with me." "What's up?" he said "Oh well," I said, "get your overcoat and come along and ask no questions." We got our overcoats and I headed for the Lake Shore.

Lakeside Park was a little grove, on the high bluffs overlooking Lake Michigan. Excursion parties came out there from Chicago occasionally and there was a boat house, lying on the edge of the bluff. This boat house held two or three dories and some oars and sails and was simply a rough wooden shanty. We came to the old boat house. I took my rusty key that "Mac" had

given me and after some little manipulation succeeded in unlocking the door, to find a rather tough looking tramp who came out into the moonlight, rubbing his eyes. He had strayed in there, bolted the door on the inside and was making himself comfortable. A search on the high beams discovered four fat bottles of whiskey. I gave two to my companion and took two myself. The picture of that tramp as he eyed those four bottles of whiskey, and thought of neglected opportunity was enough to bring tears to the eyes of a potato. We went back to the school and gave the whiskey to the Colonel with the request that he ask no questions and "Mac" got back his key. The next Saturday there was leave off grounds and we saw six or eight of the larger boys heading for the grove by the lakeside. When they came back that night there was midnight gloom on their lowering brows and the gloomiest in the lot was "Mac," the traitor.

(Continued in December.)

A B C D E F G H I
J K L M N O P Q R
S T U V W X Y Z

PLATE 1.



LESSON NO. 3 IN PLAIN PROFESSIONAL PENMANSHIP.

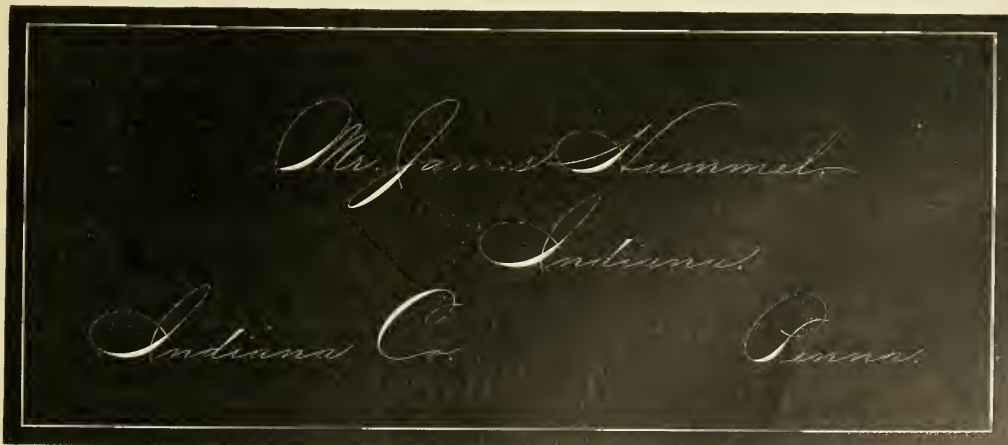
The first lesson of this four-lesson course in plain professional penmanship appeared in March, the second in June, and the last, presenting a letter, will appear in a month or two. The first presented the capital letters; the second the capital letters with words; and this one is composed of envelope superscriptions.

Each lesson prepares the pupil for the one that follows.

There may be some persons who do not admire ornamental penmanship, but there are very few, if any, who do not admire plain penmanship when well executed. And then there is no question about it that the mastery of this plain style lays the best possible foundation for the ornamental style. If all persons thoroughly master the plain style before attempting the ornamental, a much higher standard would soon be reached in the latter.

The two envelope superscriptions herewith are merely suggestions. These, of course should be practiced until they are well mastered, but hundreds of other names and addresses should also be taken up and mastered equally well. To become a very fine penman requires a great deal of practice, which, of course, become a pleasure if one is really interested in the work. The same is true of other branches. If it were possible for the master penman to make known the exact number of times he has made the capital stem, and the amount of effort put forth in each attempt, before reaching the degree of skill he now possesses in making this important principle, the beginner might be staggered. But those who love penmanship and wish to make a success of it, should not be discouraged by anything of this kind. Greater things are to be accomplished in the future than have been accomplished in the past, and the desired results in penmanship can be expected from the determined, the undaunted, who apply themselves most zealously and enthusiastically to the work.

PLATE 2.





EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

PENMANSHIP PROBLEMS AND THE SUPERVISOR.

Number Two

Transition periods are always more or less difficult because it means the shifting from one ideal to another and the readjustment of the motor impulses.

The change from finger movement script drawing to arm movement writing means the breaking up and consequent abandonment of old ideals, and the acquisition of new habits of thought and noted activity.

The old ideal of accuracy is gradually giving way to the new ideal of gracefulness. The old ideal—the laborious drawing of letters, put a quietus upon spontaneity and freedom, while the new ideal—the practice of exercises and letters, encourages intellectual and physical freedom.

And in this transition from the precise to the graceful, from the slow to the free, there must result much uncertainty and indecision which are the product of superficial and hasty preparation in the new, and the lack of experience in knowing what to do and what should and what can be expected in the way of results.

For only the experienced teacher can determine the difference between an honest effort on the part of the pupil to gain arm movement and freedom on the one hand, and scribbling, careless practice on the other hand. But the teacher who is on to her job will know the boy and his disposition, even though she might not be able to distinguish between attempts to master the arm movement, and scribbling.

This abandonment of slavish imitation of letters and determination to teach and practice writing intelligently, creates a demand for institute instructors in writing, special teachers of writing, supervisors, and texts suited to the new ideals and needs.

And this demand is yet in its incipency, because there is but a real awakening to the need of better pedagogy and more movement in teaching and writing, and so long as normals continue to ignore the subject, so long will an extra burden be placed upon and a special need for special teachers, etc.

The need of the hour is unquestionably the need of better teaching, more thorough supervision, and texts that help rather than hinder both teachers and pupils. And the increased demand this season for all bespeaks a better day for writing in our public schools and later on in the business world.

This transition from study to practice, from slavish imitation to scribbling is gradually going on until eventually we will have study and practice, intelligent practice, and freedom all combined into one pedagogy, one practice, and one product.

Many cities and many, many more teachers are passing through the transition successfully. The others must follow suit. Arm movement has demonstrated its practicability and is now coming unto its own. Supervision and superior texts are the safest, sanest, quickest way, for through these the old as well as the new teacher can be aided, whereas the normal touches and teaches mainly the young teacher who expects to teach, if she doesn't get married.

Hymenaeal

Merin Arthur Albin
Inez Louise Broberg
Married

Wednesday, September twenty-first
nineteen hundred and ten
Salem, Oregon

At Home October first,
Lincoln, Oregon

PARTIAL CONTENTS

For the Professional Edition of
the Business Educator for
Nov., 1910.

SMOKING, by P. W. Frederick, Mansfield,
Ohio.

ACCOUNTANCY, C. C. Jones, Dunkirk,
N. Y.

BUSINESS ENGLISH, Louis J. Magens,
New York City.

RAPID CALCULATION, C. E. Birch, Lawrence,
Kans.

SALESMANSHIP, Harlan Eugene Read,
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COMMERCIAL LAW, Frederick Juchhoff,
Chicago, Ill.

HIGH SCHOOL COMMERCIAL WORK, R.
G. Laird, Boston, Mass.

CONVENTION REPORTS

CONVENTION ANNOUNCEMENTS, ETC.

NEWS ITEMS, CATALOG NOTICES, ETC.

GOOD
Penmanship
IS IN DEMAND



EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editorial frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

ISN'T IT YOUR TURN?

Those were most admirable papers in our September and October numbers on the "Square Deal in Education" from the pen of Mr. L. L. Williams, Rochester, N. Y., and we are in hopes of receiving more from this same source. For not many men in our profession are as capable as he from the standpoints of ability and experience. He is now one of the few "Old Guard" but young in spirit, vigorous in mind, strong in body, and apparently good for a quarter century of service.

But there are many more whom we ought to hear from upon topics of the day; upon the things which concern all engaged in commercial school work; and who, because of their training and experience, are able to inspire and instruct. Will not you either contribute something or appoint yourself a committee of one to see that some one abler than yourself contributes an article upon some timely phase of education?

We only reserve the right to reject, if in our opinion the subject is not timely or the viewpoint such we cannot support by publication. However, as many of our readers know, our opinions are generous and our prejudices liberal and as a consequence few articles are either rejected or blue-pencilled.

One of the foundation stones of our professional faith is that no one man in our calling is large enough or brainy enough to supply all the brains for a journal of the kind *THE BUSINESS EDUCATOR* constantly aims to be, and therefore we are ever on the alert for something from those who are worth hearing. As a consequence we are never accused of running a one-man magazine or a narrow gauge journal.

But that doesn't mean that it cannot be made better. You can make it better, and your profession better, by acting as suggested above. Get busy or see that some one else does, and accept our thanks in advance.

The article by Mr. Atticks in the October number and the one by Mr. Frederick in this number are widely different, yet each equally good.

If you are afraid of making a fool of yourself by writing something which you might be ashamed of after you saw it in type, just fire it on to us.

Remember you will have to make a fool of us first, and then if we publish it we will be held as an accomplice in your foolishness. Then, too, we have the honor of telling some of our best friends just what we sometimes think, so that should you send something we are ashamed of we will say so as politely as a Dutchman knows how, and save you from possible disgrace by refusing to print. And we may even tell *you* why, but nobody else.

So do your duty to yourself and your profession, even as we try to do ours month in and month out, and the B. E. will continue to improve month by month.

Don't say you are "too busy" only the busy man is worth reading.

SMOKING.

Some time ago an article appeared in a city daily in which it was stated the superintendent of schools had made an investigation, and had found that the habit of smoking among the pupils in the grades was increasing at an alarming rate. Although the investigation did not reveal all the smokers, the number found who admitted they were addicted to the habit, was indeed astonishing.

Every teacher, whether public or private, has boys who come to school with breath and clothing fairly reeking with the smell of tobacco. He must not only endure this offensive odor, but he must have his patience tried almost beyond the power of endurance by the cigarette victim, who has no memory, and who is so drowsy that he hardly knows whether he is at school or in an airship sailing over the ocean.

While indulgence in the habit mentioned is on the increase, the increase is not confined to boys alone; for men of all classes are smoking ten cigars now, where one was smoked a decade ago. Now who is to blame for this state of affairs? The boy or the man? The man, of course. How many boys who smoke have not seen their fathers, their brothers, their neighbors or their teachers smoking?

Men make laws that permit the sale of tobacco in all its forms. Men advertise cigars and cigarettes in a most attractive manner, and magazines and newspapers print the advertise-

ments because there is money in so doing. Men open stores for the sale of cigars, cigarettes and tobacco, and have their windows filled with pictures of men and women smokers, and smokers' goods. Drug stores have a special counter or show case devoted to tobacco alone.

Now, if men will make cigars and cigarettes and spend thousands of dollars trying to find sale for them, and fathers, teachers, and even preachers will smoke them for the little enjoyment they get out of them, can we expect the boys, who naturally imitate the vices as well as the virtues of men, not to want to smoke? Hardly.

If parents did not smoke and would teach their boys to follow their example, and boards of education and commercial school proprietors would hire teachers who do not use tobacco, the united efforts of these forces could do more towards lessening this evil than all the police and other forces combined.

But our business man will not give up his cigar, even for the sake of his boy, because it is so much company for him. The doctor must smoke because he has to witness so many sad sights, and his cigar gives him courage. Teachers are loath to give up their favorite brands, because—well, because they like to smoke. And yet, these same sane men condemn the boys because they fall into, or are led into this habit.

Teachers and school proprietors, do you realize that you, by your examples, are doing much toward leading boys to use the filthy weed, and to start them on the road to even worse habits? You say, "does it hurt the boy to use tobacco?" It undoubtedly does. It causes him to lose his self-respect and makes it easier for him to do wrong. Besides it injures his health and wrecks his nerves.

The first cigar or cigarette is smoked in secret, and if you were to meet that boy a few minutes after he, has finished smoking, he would not look you in the eyes with the same frank, boyish expression as in the past. He feels and knows that he has stepped just a little aside from the path of right, and that he has lost some of his self-respect; but to imitate the man of his acquaintance, he smokes again and again, and with the growth of the habit, his conscience becomes seared and he does not mind smoking

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ACCOUNTANCY

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MUTUAL LOAN ASSOCIATIONS.

THEIR OBJECTS AND BOOK-KEEPING.

Practically every City and large Village now has its Savings and Loan Association. They are under the supervision of the Banking Department of the State in which they are located and are regularly examined by a state banking examiner as are State Banks and Trust Companies.

The object may be best stated by taking the following from the Articles of Association of one in my home City:

'This Association shall be called the "Dunkirk Savings and Loan Association" and the intents and purposes for which it is established are to encourage the accumulating of capital, and provide a safe investment for its share-holders; to accumulate a fund for the purchase of real estate, the erection of buildings, or the making of improvements thereon; to enable its share-holders to borrow from the association to pay off incumbrances; to acquire real estate or to make improvements; and for the purpose of accumulating a fund to return to its share-holders the value of their shares, who do not obtain advances.'

These Associations are governed by a Board of Directors who are elected annually by a majority vote of the share-holders, each being entitled to as many votes as he has shares. Each person is limited in the number of shares he may purchase so that no few can obtain absolute control.

The customary officers are elected and the Secretary has charge of the books and records, receives the dues, interest, etc., and turns the money over to the Treasurer who deposits the same in the Bank designated by the Directors. No money is paid out except by resolution of the Directors, when an order is drawn on the Treasurer, signed by the President and Secretary, and stating the date of the meeting authorizing the same.

The Board of Directors must follow the constitution and By-Laws in the conduct of the business of the association, and herein will

be found the amount to be paid weekly on dues and interest on loans, the amount of initiation fees, transfer fees, and fines.

The amount of weekly dues may be from 10 cents to 50 cents on each share, which must be paid on the day designated, and if not, a fine of from 3 to 5 cents a share is assessed for each weekly payment not properly made. Many share-holders pay monthly or even further in advance, thereby avoiding the trouble of going weekly to the office of the Secretary.

An initiation or registration fee of the same amount per share as the weekly dues are charged when the shares are taken out. This is nominally to cover the expenses of opening the account and management, but the amount is placed in the General Fund and becomes a part of the regular income. Members may transfer their shares to other members or to non-members, upon the payment of a fee equal to the original registration fee and the shares go on as formerly, but in the name of a new holder.

Share-holders may borrow from the Association, by securing the loan with a bond and mortgage on real estate which is considered ample security by the directors, acting upon the advice of the Loan Committee. Generally loans are limited to $\frac{2}{3}$ of the value of the property, so that the Association takes no chance of loss. When a member borrows, he has to subscribe for as many shares as will equal the par of his loan and besides paying the regular dues, he will have to pay weekly interest of 10 cents per \$100, borrowed. This makes the actual rate of interest 5.2%. If a member prefers, he may subscribe for more shares than the amount of his loan and his obligation will mature in a shorter period. Of course, he will pay interest only on his loan.

To illustrate: Mr. A. has a clear property valued at \$1000, and cash to the amount of \$1000. He desires to build a house which will cost \$3000. He requests the Association to furnish the necessary money. The Loan Committee makes an inspection, of the property and plans and reports favorably to the Directors, who instruct their Attorney to draw up the necessary papers and direct the President and Secretary to draw the orders to pay for the house as the

money is called for by the contractor and certified to, as work is completed. The borrower will have to subscribe for at least 20 shares and make his first payment of dues and initiation fees, which will be \$10. Thereafter, he will pay \$5 per week dues, and 10 cents for each \$100, received on his loan as it is paid over by the Association. When the entire amount has been furnished, he will pay \$7 per week. At this rate, his mortgage would be paid off and his shares would mature in 7 years and 34 weeks, if there were no deductions. But in all Associations, dividends are declared semi-annually from the profits, amounting to from 4% to 6%, which when added to the value of the shares, makes them mature in a little less than 7 years. When the shares have matured, the mortgage is cancelled and the borrower has his home paid for in full.

Most Associations allow a borrower to pay \$100 or any multiple thereof on his mortgage at any regular meeting and thereby reduce his weekly interest charge accordingly.

Of course all share-holders are not borrowers, or there would not be sufficient funds to supply their needs, and many take out shares for the sole purpose of saving and investment. In a well-managed Association, the investment will pay over 4% compound interest and the fact that money can be saved in small amounts makes this form of saving very popular, with wage earners. The two Associations in my home have helped pay for nearly a million dollars' of homes in the twenty years of their existence.

The other Association here has weekly dues of 10 cents a share and its shares mature in about 15 or 16 years.

Some Associations allow their share-holders to withdraw the full present value of their shares and the accumulated earnings at any regular meeting, while others allow only a certain percentage of the profits if the shares are withdrawn before maturity. Generally borrowers are allowed to pay any part or all of their loan at any time and have their obligations cancelled.

From the above, it will be seen that accurate records for each share-holder, of the weekly deposits, interests, fines and fees must be kept as also the semi-annual addition of Profits. Each share-holder is given a pass-book in which is entered each week, the amounts of his several payments, separate columns being provided for dues, interest, and fines and fees, so that the total value of the shares may be figured at any time by totaling the dues column and adding the profits. In the case of an Association which returns all of the

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Business English

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A CLASSIFICATION OF BUSINESS LETTERS NOT TO BE FOUND IN THE TEXT BOOKS.

I have no quarrel with the text books. Their classification of Business Letters is made mainly for the purpose of teaching technique, those formalities of correspondence, those hundred and one customs which time has *crystallised* or will *crystallise* into laws. But the acquisition of this kind of information, important as it is, pales into insignificance before the cultivation of the *Business Sense*; that is to say, the development of those faculties which enable the student to place on any given letter its exact business value; to form a correct judgment as to how to answer it most effectively; to know when to stop; to know when to proceed; to urge, to persuade, to placate; to be severe when necessary, but at the same time parliamentary; above all, to give the reader the impression that the writer is a keen well-balanced business man, hard-headed and bargain driving if you will, but above everything else *human*—not a mere writing machine, which will produce its normal output as long as the fires are lit and the joints well-oiled. For this purpose, students should be trained to study in the most searching manner letters hot from the business oven, and to form conclusions as to the ability of the writer, his short comings, tastes, social and business standing, his motive in writing, the answer he expects, the answer he should receive.

The ordinary student should receive daily drill in this kind of analysis for four weeks or so before he commences the actual practice of letter-writing at all. Half a dozen letters might be examined and criticised in the course of half an hour. Of course, the teacher should be able to suggest questions which would bring the critical faculties of the student into play. Is the stationery good? What do you think of the design for the letter-head? Is the letter symmetrical? Judging from the quality of stationery, design, type-writing, balance—in a word, judging from the outward dress of the letter, do you conclude that it comes from an up-to-date, live firm of educated men? From a firm controlled by uncultured men? From an old-

fashioned firm? What is the motive of the writer? Does he try to hide his real motive? Does he say too much? Too little? Does he commence well? Does he broach one subject or several? This by no means exhausts the number of questions which might be asked for the purpose of teaching students to pass sound judgment on letters. The great advantage of questioning pupils in the above manner lies in this: that unlimited opportunity is afforded the teacher for drawing the students out, correcting mistaken notions, instilling new ideas, and by means of live example suggested by the particular point in discussion, awakening the *Business Sense*. Unless this is done the best efforts of the teacher will inevitably result in failure. A writer in the current number of *System* tells us that the employees of the Crane Company are "impressed with the fact that before they can acquire the art of letter writing, they must be imbued with the *spirit of the establishment they reflect*. Exactly so. The Crane Company is to be congratulated on its progressiveness. See first that your pupil has the power of germinating ideas. It will then be time to show him how to express them.

The methods for the development of the Business Sense given above naturally lead to a classification of letters like the following:

1. Businesslike letters,
2. Unbusinesslike letters,
3. Letters which should be ignored.
4. Letters which may be answered by the stenographer.
5. Routine letters.
6. Letters which call for the gathering of information.
7. Letters which require a hard answer.
8. Letters which require a soft answer.
9. Letters which should be short.
10. Letters which should be long, etc., etc.

I will suppose that the student has now come to the stage when his critical faculties are aroused. He is now prepared to commence the actual writing of business letters, but great care should be taken to guide him. He should be required to classify the letter he is given to write according to the above plan using numbers for the sake of brevity. For instance, an unbusinesslike letter

should be marked "1". If in addition it called for a long answer and the gathering of information, it should also be marked "6" and "10". Then, the pupil should be drawn out as to why he considered the letter unbusinesslike, and he should be shown how to gather information. My own experience in the class-room has proved the efficacy of this method in so convincing a manner that I have practically discarded text books altogether. And, indeed, with the notable exception of Sherwin Cody's work, these text books are on the whole an obstacle rather than a help to the effective teaching of Business English in the schools. They are rehashes for the most part of the "Complete Letter Writers" of the last generation—compiled by theorists who view the business world through the windows of the class-room. Opening one of these books at random, I light upon the following "exercise": "Write a report to the effect that you called upon Robinson and Reynolds, and after a long interview came away with very unfavorable impressions. That all your efforts were unsuccessful in drawing from them information regarding their affairs; that very little business activity was manifested while you were present, and from information gained from other sources, you believe they do not stand well in commercial circles, and you think it questionable if reliance can be placed upon their statements. You advise cautious dealings with them."

Now a foreigner without any knowledge of English whatever could write this exercise acceptably if he were directed to substitute "I" for "you," "my" for "your," to omit the first seven words and the conjunction "that." Of course, judged purely from this standpoint, it is hard to understand what profit can be derived from work which calls for so little mental effort that it is not even necessary for the student to know what he is writing about. But this is by no means all. The verbiage and style smack of the English counting-house of a century and a half ago. Indeed, I doubt if the portly British merchants of that time were ever half so pedantic; and I have a strong suspicion that if this exercise could be traced to its source, we would renew acquaintance with Dominic Sampson or possibly Paddy Byrne. An antique, it rightly belongs to the dusty, brown quartos with their Gothic type and curious S's. That, with scores of similar exercises, it should find its way into the standard text books on Commercial English—this fact is indeed eloquent of the almost farcical character of the teaching of that subject in the commercial schools of today. Is it not time to reform?



METHODS OF TEACHING

RAPID CALCULATION

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THE NON-ESSENTIALS.

Having considered the essentials of a course in rapid calculation, let us now examine some of the things that are taught under the guise of "practical" arithmetic, "business" arithmetic, "rapid" calculation, etc., which are a sheer waste of time, or at least not the things that would most benefit the student preparing to do the mathematical work required by the business world.

A number of problems are submitted herewith which have been obtained from various sources. They were not all given as rapid calculation problems, it is true, but they are for the most part found in books labeled "practical" or "business" arithmetic. That which is practical or businesslike has a place in a course in rapid calculation. To be sure! Let us see?

EXHIBIT A: "If you had 19 marbles and won 6 more from Henry, how many would you have then?" No doubt this is a "practical" problem, since things that are practiced must be practical. What more need be said? One "practical" text book has a number of such brilliant efforts. (Price and further particulars free.)

EXHIBIT B: "A gambler lost \$2,750; he then won \$3,470; spent \$4,985; borrowed \$2,550 and found that he had \$10,000. What had he at first?" One of our western states submits this as one of the problems testing an applicant's fitness to teach. What difference does it make how much he had at first just so he has the \$10,000 left? Isn't that practical? But then we can find a lot of fellows who can beat that record. What's the use of having him stop at ten thousand?

EXHIBIT C: "A boy had saved 129.25. He spent .87 of it for a bicycle. What did the bicycle cost?" I give it up. Can you tell? If he spent dollars it was too much and that was not practical from the boy's point of view, but if it was doughnuts all I have to say is that it was a terrible sacrifice. (It would be for any boy I know, but perhaps the boys are not practical in Kansas.)

EXHIBIT D: "If 40.9 yd. of carpet cost \$61.35, what was the value of 100.5 yd?" Perhaps this is a "cultural" problem, but I don't believe car-

pet is sold that way. This book hails from Boston. It may be that bargain sales such as this occur there. It must be, since the author announces that the problems are based upon business transactions. But as the past tense is used, perhaps it is a "has been."

EXHIBIT D: "If gold is at 12½% premium, what is the corresponding discount on currency?" Well, if this author has any "currency" to discount he might advertise it in THE BUSINESS EDUCATOR, stating what "trade mark" it has on it at the date the maker expects to be paroled.

EXHIBIT E: "If a merchant uses false scales which weigh 14 ounces instead of 16 ounces to the pound, what is his per cent. of profit on tea which cost 40 cents a pound and is sold for 50 cents a pound?" This is practical all right, but why not have the sugar trust give us one more up-to-date?

EXHIBIT F: "At 30 cents a sq. yd. what will it cost to lath and plaster a room 24 ft. 6 in. long, 18 ft. 8 in. wide and 12 ft. high, allowing for two doors and four windows, each 4x8 ft.?" Such problems are good if based upon actual conditions and prices. In many places the increased difficulty of working around openings such as described in the above problem are held to compensate for the decreased space covered and no allowance whatever is made in actual practice. The teacher should find out the local custom. If a problem quotes a price that is not in keeping with current quotations, change it or call attention to it in some way.

Problems in papering, carpeting, masonry and building should be handled with care, as the rules in use by practical men often differ greatly from the text books. Do not teach a mass of stuff that may have to be unlearned shortly.

EXHIBIT G: "If a hen and a half lay an egg and a half in a day and a half, how many eggs will 4 hens lay in 3 days?" This is especially important along in January when hen fruit is scarce. Be sure not to give such problems too early in the season. On second thought, perhaps the "silly season" would be an appropriate time. N. B. Make sure the eggs are fresh, especially the halves.

EXHIBIT H:

2445689 "Multiply this mentally
2568943 in ten seconds."

All right. I have no objection. Of course if you don't happen to get it in ten, you have no business to pose as a business teacher. And if you can't teach your pupils to do it by the second day in school, you ought to resign and tell your students to enroll in the Correspondence School, after which they will be entirely familiar with all the short cuts, including that to the North Pole.

EXHIBIT I: As one of the other contributors to the columns of the EDUCATOR says, there is a little more liberal use of the personal pronoun in some of these articles than is pleasing to me, but as this is Exhibit "I," perhaps it is the most appropriate place to say that this series is nearing its close and that I appreciate the messages of encouragement some of my fellow teachers have been kind enough to send me. The next number will conclude these articles and will be in the form of an examination such as has been used in our school as a final test in rapid calculation.

Accountancy—Continued from page 20.

earnings at any time, the profits are entered in the dues column semi-annually and carried along with them so that the total of this column alone shows the total value of the book. If the Association does not return the entire earnings upon withdrawal before maturity, the profits are carried on a separate page of the pass-book ruled for this purpose.

The Treasurer has charge of the mortgages of which he must keep on alphabetical record, showing original amount loaned, the payments made and dates of same. The mortgages should generally be kept in a safe deposit drawer at a bank, a duplicate record being left in this drawer with them. The Treasurer must keep close watch of these papers to see that insurance, taxes, etc. are paid promptly and should insist that the insurance renewals be left with him for the protection of the Association. The Treasurer should keep a Cash Book showing deposits made by the Secretary, the withdrawals by check or order, and his balance should be checked with the Secretary's monthly.

In next month's article, I shall explain the other books used, analyze Statements of Assets and Liabilities, Profits and Losses, and discuss some of the methods of figuring the share values and the percentage of profits declared from certain net earnings.



Commercial Law

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STOPPAGE IN TRANSITU.

The right of stoppage in Transitu is the remedy which a vendor of merchandise sold on credit has of intercepting such merchandise after it has been delivered to a carrier for transportation before it has come into the actual or constructive possession of an insolvent vendee. It is founded upon mercantile usage on the theory that the seller retains an interest or right in goods sold until he receives payment. It has long been one of the established rules of the law merchant and as early as 1690 it received recognition in the judicial reports of England.

The exercise of this right always necessarily involves at least three parties—the vendor, the carrier or middle man, and the purchaser or consignee.

The necessity for the exercise of this right may arise in various ways, but is practically confined to those cases where a purchaser of goods on credit from a wholesale dealer or jobber becomes insolvent during the period of time such goods are in transit. It may be exercised only during the time the goods are in the possession of the middle man or carrier as carrier or until they have come into the possession of the consignee or his agent; as soon as they have been delivered the right is lost. It can also be exercised only where the consignee owes for the particular shipment in question; where they have been paid for, they can not be stopped to secure another debt which may be due from the vendee. It should also be remembered that the exercise of this right restores to the vendor only the possession of the goods and does not revert their title in him; he must release the shipment where the buyer or his transferee offers to pay cash for them, notwithstanding the fact that the vendee may owe him on other accounts. Should the consignee fail to offer payment, the vendor may not return the goods to his stock, but must sell them for the account of the vendee, applying such amount as may be realized on the debt due him on the shipment in question; if

they sell for more than their selling price to the insolvent vendee, such sum must be paid to the receiver of the vendee; if they bring less, the vendor may sue for the remainder the same as other creditors.

This right can only be exercised in those cases where the vendor receives notice of the insolvency after the shipment is made; if he is aware of it at the time of the sale, he can not avail himself of it.

The decisions do not agree as to whether the right is lost by a partial delivery, but it may be said with a reasonable certainty that where a part of the goods sold has been delivered, the right may be exercised over the remainder only if the shipment can be divided; of course, the right is lost as to the part which has been delivered. It is also lost where the consignee transfers his bill of lading to a purchaser to whom he resells the goods, owing to the fact that a bill of lading is in a sense a negotiable instrument.

While no particular form of notice is prescribed, the decisions agree that the vendor must give to the carrier such notice as will protect the latter should the right have been wrongfully exercised.

No hard and fast rule can be laid down as to what constitutes such insolvency as will protect the vendor in the exercise of the remedy. It is not necessary that the vendee has actually gone into bankruptcy; a misrepresentation by the vendee at the time of sale regarding his financial condition, a suspension of the payment of debts past due, letting commercial paper go to protest or other similar failures to meet financial obligations are sufficient grounds.

As a stoppage in transitu generally has a tendency to impair the credit and rating of the consignee, the remedy should be employed with caution; where a shipment is stopped when the vendee is not really insolvent, the vendor is liable for losses and damages the vendee may have sustained by the non delivery of the goods and the injury to his credit.

The vendor is not obliged to avail himself of this right and may permit the delivery of the goods, in which case he is deemed to have waived his right and must take his chances with any other creditors of the vendee.

Salesmanship—Continued from page 24.

The Salesmanship text used in a business college must be constructed along simple lines, and, speaking generally, must contain only such facts about Salesmanship as are well known to the average business man. But these facts must be presented in a scientific order so that the student may proceed by easy stages from the simple to the complex. The first part of the Course should consist of a consideration of the factors of a Sale.

The Customer.
The Thing Sold.
The Salesman.

The second part should consist of a study of the psychological elements through the proper exercise of which the sale itself is brought about. This leads up to the selling talk in which the student learns to master, each in turn, the divisions of the process of the sale. These are

Audience.
Attention.
Interest.
Desire.
Action.

During this part of the Course, the facts learned in the first part are brought freely into play and the selling talk is rounded into perfect form.

The next part of the course should be the application of the principles learned, to selling by correspondence, or business letter-writing, after which the actual writing of business letters should be entered upon, —never before; for the student is not properly prepared to write business getting letters until he has acquired a knowledge of business getting principles.

Viewed from the standpoint of its benefit to the Correspondence class alone, without reference to its other advantages, I believe the presence of a short course in Salesmanship in business colleges is fully justified. More than that, it is necessary.

A difficulty which the teacher of Salesmanship is sure to encounter is to be met in the cases of those who do not and apparently cannot confine their exercises and remarks to the point under discussion, but wander to some other point equally true perhaps but not "in the lesson." The logical arrangement of any course requires attention to one point at a time. Suppose that point is "quality." Any number of students will take the bit in their teeth after a sentence about quality and say "besides, it is out in the latest style and we are selling it this week at a discount," or something of that sort. True, every word of it, but not yet called for. The teacher should devote sufficient time at the beginning of the course to an explanation of the scientific reason why it is not wise to take up time for any points other than those of the lesson in hand.

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SALESMANSHIP

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SALESMANSHIP ARTICLE NO. 3.

School-room Tales of the Salesman-
ship Class—Also a Few Suggestions

The Child of Israel who had never had a chance to show his real business instincts in any of the bookkeeping or penmanship classes, came into the salesmanship class with a face full of prophecy and good cheer. I knew the minute I set eyes upon him that the new class had at least one friend who would stick to it through thick and thin. He said to me confidentially: "These other fellows may beat me at bookkeeping, but bookkeeping ain't real business, nor penmanship ain't neither, when you can sell goods."

I had a hard time at first to keep him within bounds because he didn't understand that we were studying one topic at a time and he insisted on "taking the order" no matter what we were discussing. While the rest of the class were "getting an audience" with the buyer, Sol was thinking about shipping instructions, and the subject of "awakening interest" never failed to find Sol busy persuading the buyer to sign an order blank. But finally it was borne in upon him that we were discussing the question in sections as a mere matter of science, and from that time on he made things lively.

Each member of the class prepared an exercise daily presenting a given point or answering an objection, and from the first Sol shone at the job as his ancestor Jacob did when he thought out that little mandrake scheme.

"I like your goods but I don't think I will decide until tomorrow," was one of the objections the students were to answer. The young Gentiles of the class were answering this point by soft words and poetry about never putting off until tomorrow what you, etc.; but Sol cut in sharply with "Mr. Jefferson, ain't your mind as strong today as it is tomorrow? I am going back to New York City tonight and this is your last opportunity."

Most of the class were up a tree on the question of how to offer a reduction in price without cheapening their product in the mind of the buyer, but not Sol. He said "Mr. Buyer, your store is here in Omaha; our fac-

tory is in Chicago. We sold some goods to a firm in Des Moines that failed and left our goods in their basement unopened. In order to save the freight for returning these goods to us, we will send them direct to you at a discount and we will both save money."

The day he broke the record so far as the amusement of the class was concerned, was the day we were discussing the sale of envelopes at \$1.50 per thousand by telegram to a firm already acquainted with their quality. "You must say something in 20 or 30 words that will sell the goods," were the instructions, and Sol said: "We will make those envelopes one forty five."

I suppose, after all, he had the one great unanswerable argument. Sol knew how to talk quality, as well as price, and one of his arguments selected from the written exercise I still have on file runs as follows: "Mr. Simpson, I wish I could get your eyes off of that price-mark for five minutes and on to the quality of the goods instead. Don't you know your customers will remember what kind of goods you sold them long after they forget the price they paid? Maybe he had seen the old ad 'The recollection of quality remains long after the price is forgotten.' I don't know, and it doesn't make any difference. Many a man has passed as a great joker because he has a good memory, and I suppose the same rule applies to clever sayings of all kinds. Inventors are the only really original people, and they usually die poor."

But Sol was not alone in his keenness of grasp of selling points. The quality had varying manifestations among the different members of the class. There was one young man whose mind ran ever to machinery, who thought in safety-valves, steering-gears and horse-power, and based every selling talk upon mere description of goods. On the very first day of the class he announced, while reciting, "If this study requires a man to ask anybody to buy, I may as well get out. I'm willing to explain my goods, but I'll beg no man to buy. I'll starve first." Yet in the course of ten weeks this man accomplished so much that he was elected by the class to present his entire series of arguments before them as a review of the course.

The cultivation of the imagination is one of the notable benefits of a class in salesmanship, for imagination dominates the successful planner of sales and teaches him in advance of

the actual battle of minds, what to say and how to act under circumstances likely to arise. The students when called upon to exercise this faculty often show a most interesting ingenuity. The instruction to write this exercise as you talk it brought the following interesting effusion:

"Say, Mr. Safford, to get such an article as this for the money we ask, is a regular joke. Ha, ho. We are actually selling this for \$8.75. How's that, huh?"

That boy was on the right track. He was picturing to himself exactly how he would carry his point when the time would come. He was cultivating in a very positive way one of the most important assets of the successful salesman—imagination. This same young man, in an exercise in which he was giving a selling talk for a new line of cigars, addressed his remarks to Uncle Joe Cannon, and stated that the brand was Mark Twain's favorite. "Tilt it upward, and smile," was his closing admonition—and McCutcheon himself could not have drawn a better picture of the old Stand Patter from Danville.

Instinctively in choosing articles to sell, the boys drifted into hardware, machinery, clothing and business appliances, while the girls leaned toward millinery, jewelry and dry goods. Imaginations were at work; and the object measured by many a failure in English literature classes, was being attained through the application of the practical.

The object of the salesmanship class in business colleges is twofold. First, to furnish instruction in general business principles which is fundamental in character and supplemental to that which can be secured in bookkeeping or commercial law class. Second, to lay the foundation for high-class, original work in business letter-writing, which must be based upon a knowledge of selling points and skill in their presentation. But, in the class I taught last year, the three who stood highest in their work have since been employed as salesmen, one selling farm machinery, another typewriters, and the third business college tuition, all three doing successful work; and several others have started in business as bookkeepers and stenographers, with the definite plan of working into the sales force. A number of calls have been received from houses desiring to employ young salesmen, and it seems not unlikely that the school will presently find a demand for salesmen fully as insistent as is the present demand for office helpers. Be that as it may, however, the benefits of the course along general lines seem now to have established the claim of this important study to a permanent place in our courses.

(Continued on page 23.)



THE CONDUCT OF BUSINESS

MELVIN W. CASSMORE,

THE SEATTLE COMMERCIAL SCHOOL,

Seattle, Washington.

Mr. Cassmore herewith contributes an article calculated to cause one to put on his thinking cap. Doubtless some of the statements will be objectionable to many, but Mr. C. says they are to him, too, but facts and convictions are what he has tried to set down rather than pleasing statements of things that ought to be. Now that he is out of the school business he feels a little more free to speak frankly and fearlessly, and it gives us pleasure to thus afford the opportunity.

—EDITOR.

INTRODUCTORY.

It is my purpose to explain insofar as I can, in a series of articles, something of the inner meaning of business. Having been by choice for some years a teacher of business subjects, in the practice of my own precepts, I was compelled to abandon the more pleasurable calling for the more lucrative. It had always been a hobby of mine that the teacher of business should engage as far as he could in the practice of business. I found business engrossing more and more of my time, questions of money weight intruding right in the middle of an arithmetic recitation, until of necessity I must abandon either the practice or the preaching.

There are many fine spun theories of business as it may exist in some future altruistic age. These may come true some day when human nature is nobler in its every day moods. Today business exists solely to make money; yet the inherent goodness of things is such that no business prospers for long unless it is able to serve. This service may wait upon desires and imagined wants rather than necessities; indeed it is not out of place to classify businesses upon this basis. If we do we shall find that often the more profitable business ministers to a purely artificial desire. Take, for instance, the millinery business. The utility of its stock in trade is questionable. Yet it prospers amazingly — far more, in fact, than the grocery business. The beginner will not err if he take note of this condition in choosing his vocation. Let him estimate the inducements to buy he may offer the public. A candy factory is a bonanza, while a flour mill takes shrewd figuring. The whole "package" question, which is worthy a separate chapter,

is based upon this idea. Are "sody" biscuits better out of a box decorated with a spray of sweet hyacinth than out of a yellow paper sack?

I rather think I shall deal with the fundamentals of business under these (or other) headings: manufacturing, commerce, copyright law, banking, investment, advertising, the choice of a calling, the laws of city building, the deal, who is the snide? Probably all of these will be very tedious reading and if you are not made of quality stuff, it will scarcely be worth while bothering with them. You know, even among those who attend a business school, there are only a few who have the gumption and the nerve to win out. The others drift calmly into places of supervised and routine toil. A few weeks ago a young man came to me and said: "I want you to start me in the kind of business that will make my fortune." I said to him, "If you think you can persevere in the face of rebuffs and apparent failure, and if you are willing to accept failure only as a needed lesson, we will try." He lasted two days. Then he went to work for the gas company, whose routine is so nicely ordered that little thinking is necessary—or desired.

So I am going to do my preaching first of all and have it over, devoting the rest of the time to useful suggestion.

In the first place, no fool who smokes cigarettes ought to read these articles. He cannot use them. In the next place, the young lady who is persistently tardy need not read these humble contributions because she has not yet reached the primer of business rules.

Then the fellow who depends on his honesty to get him somewhere, will not believe what I have to say. Not that honesty is not desirable, but at best it is a negative virtue. It consists in not doing certain things. A great many people are honest because they are too stupid to be anything else. The only honest person who deserves any credit at all is the man who sees a chance to overreach and does not do it. Business concedes a certain amount of honesty in every one. The world is founded on

credit. There is little to fear from the "crook." Rather the most dangerous business associate is the "strictly honest" person who lacks the nerve, the ability and the character to stand by his friends at the crucial moment. To be sure, honesty and ability exist together, but the able person never boasts of his honesty or alludes to it, since he realizes that he should take no credit for a necessary virtue. What we need in business is ability, the bonding company will look after your honesty.

The cultivation of personal force is essential in business. The mild manner, the hesitating step, the aimless gesture, the wavering tone—these are all self-condemning. No person gets very far in business with them. Cultivate a sure tone, a firm step, strong movements, a steady gaze, a calm self-possession. Don't back up for anybody.

In short if you are going to succeed in business, you must be something of a man or woman and any definite action-creating strength is worth while.

There is a mistaken impression abroad to the effect that a large bank or a railroad office is a fine place to learn business. A banker is usually one of the least capable of business men from a constructive standpoint. He leaves nothing to the future. When he loans money he takes no chances. Once a loan is made, he can do nothing to increase or decrease its safety. He never gives himself an opportunity to use his ability. In this atmosphere, the young man begins adding columns of figures, listing checks, perhaps even making change, thinking he is learning business. Instead he is unfitting himself. He is not learning to meet people, he is not using any initiative and little judgment, he is a machine. A young man who has spent five years in a large bank is almost always mentally unfitted for any position requiring real business ability. There are a few exceptions to this. In my chapter on banking, I shall describe the "business bank," of which kind there are a few.

In conclusion, I wish to make it plain that in these articles I shall try to tell how money is made in the different lines of business. In my article on Commerce, I shall try, not so much to relate its interesting history as to show the kind of commerce that produces the coin. This, I would impress again upon you, is the one motive in business—to get the money. If, as a mere accident, people are helped and made happier, it is a secondary consideration.

It is not in the least my purpose to suggest how business should be done. If I can give you some idea of the way it is done now today, it may serve some useful purpose.



ASSOCIATION AND CONVENTION COMMENT, COMMUNICATIONS AND ANNOUNCEMENTS

THIS DEPARTMENT IS DEDICATED TO THE INTERESTS OF THE FEDERATION, ASSOCIATIONS AND CONVENTIONS OF THE COMMERCIAL TEACHING PROFESSION. OFFICERS OF THESE ORGANIZATIONS ARE CORDIALLY INVITED TO COMMUNICATE WITH THE PROFESSION THROUGH THIS MEDIUM OF PUBLICITY AND PROGRESS. Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

The splendid program presented herewith for the conventions of the commercial teachers and managers deserve your careful attention.

The joint meeting of the Western Commercial School Managers' Association and the Missouri Valley Commercial Teachers' Association at Topeka November 25th and 26th promises to be a splendidly attended meeting by the commercial school people living in the Mississippi and Missouri Valleys.

The Chicago National Convention a month later will doubtless be the largest gathering of commercial teachers ever held in the history of the world. No progressive commercial teacher can afford to miss this meeting.

Go to Topeka, the capital of Kansas, Thanksgiving time, and then go to Chicago, the Inland Capital of North America, at Christmas time, and have the time of your life intellectually, professionally and socially.

SYNOPSIS OF PROGRAM OF THE FEDERATION.

The full program will appear in next month's issues and will contain the names of speakers most prominent in the affairs of commercial education, in the realm of business, and in the ranks of oratory.—Men and women of national reputation, who will have things to say to you which will be worth your while.

TUESDAY, DEC. 27, 1910

2 p. m. Meeting of the Executive Committee.

8 p. m.—Reception in the parlors of the Auditorium Hotel.

WEDNESDAY, DEC. 28, 1910

2 p. m.—Addresses of welcome; President's Address and business matters.

WEDNESDAY EVENING

Two or three addresses by leading men of our profession.

THURSDAY, DEC. 28, 1910

At 12:30, luncheon in the Banquet Hall of the Auditorium. Admission by badge. During the luncheon a symposium of business opinion from men of prominence in the business world.

FRIDAY, DEC. 29, 1910

2 p. m.—General Federation meeting and election, together with addresses by men and women not directly in the profession, but leaders in our work.

THURSDAY AND FRIDAY EVENINGS
Programs to be announced.

HIGH SCHOOL COMMERCIAL TEACHERS' ASSOCIATION PROGRAM.

WEDNESDAY, DEC. 28, 1910, 9 A. M.

1. President's Address.
2. Secretary's Report.
3. Committees' Reports and Appointments.
4. Shortland.
5. Typewriting—how and what, H. C. Spillman, New York City.
6. Penmanship in High Schools, A. N. Palmer, New York City.
7. Commercial Law.

THURSDAY, DEC. 29, 1910, 9 A. M.

1. Address, Prin. Wm. B. Owen, Chicago, Normal School.
2. Commercial Geography, L. C. Rasmisel, Central High School, St. Joseph, Mo.
3. Economics in high schools.
4. Election of new officers and other necessary business.

FRIDAY, DEC. 30, 1910, 9 A. M.

- Joint meeting with the Business Association.
1. 2 and 3 of the Business Association program.
 4. Progressive evolution of bookkeeping from elementary *single entry* to modern and advanced double entry methods, Charles H. Lange, Northwestern University School of Commerce, Chicago.
 5. Cost Accounting, Prof. S. W. Gilman, Business Administration, U. of Wisconsin.
 - N. B. Round-table discussions at end of each day's program, if time permits.

SHORTHAND TEACHERS' ASSOCIATION PROGRAM.

WEDNESDAY, DEC. 28, 1910, 9 A. M.

- Training for Speed in Shorthand. (Eight-minute Talks.)
- a. Value of Movement Drills—S. A. Bohlinger, Chicago Business College, Chicago, Ill.
 - b. Building up Vocabulary—C. A. Balcomb, Spencerian Commercial School, Cleveland, O.
 - c. Drills on Repeated Matter—W. E. McDermut, General Reporter, Chicago, Ill.
 - d. Importance of Maintaining Accuracy—Miss Kittie Dixon, Gregg School, Chicago, Ill.
- Discussion. (Speakers Limited to Three Minutes.)
- Getting Results in Spelling—Miss Emma H. Hagenstein, Cedar Rapids, Bus. College, Cedar Rapids, Iowa.
- Discussion. (Speakers Limited to Three Minutes.)
- Model office Training. An open Discussion. (Speakers Limited to Five Minutes.)
- Timekeeper: Miss Jessie F. Wyant, Waterloo Business College, Waterloo, Iowa.

THURSDAY, DEC. 29, 1910, 9 A. M.

- A Day's Work of a Dictation Class—F. M. Van Antwerp, Spencerian Commercial School, Louisville, Ky.
- Discussion. (Speakers Limited to Three Minutes.)
- Corrections of Transcripts—A. N. Hiron, Gary Business College, Gary, Ind.
- Discussion. (Speakers Limited to Three Minutes.)
- English that Students Like—Miss Kate Browning, Lockyear's Business College, Evansville, Ind.
- Discussion. (Speakers Limited to Three Minutes.)
- Timekeeper: Miss Hattie A. Cook, Cedar Rapids Business College, Cedar Rapids, Ia.
- Business Meeting.
- Election of Officers.

FRIDAY, DEC. 30, 1910, 9 A. M.

- The Importance of a Right Beginning in Typewriting—D. L. Hodson, Englewood Business College, Chicago, Ill.
- Discussion. (Speakers Limited to Three Minutes.)
- Training for Speed in Typewriting. An Open Discussion. (Speakers limited to five minutes.)
- Placing Students in Positions—Ione C. Duffy, The Van Sant School, Omaha, Neb.
- Discussion. (Speakers Limited to Three Minutes.)
- Methods of Arousing and Maintaining Enthusiasm—Miss Gertrude O. Hunnicutt, Lockyear's Bus. Col., Evansville, Ind.
- Discussion. (Speakers Limited to Three Minutes.)
- Timekeeper: Mrs. C. A. Munson, Waukegan Business College, Waukegan, Ill.

PRIVATE COMMERCIAL SCHOOL MANAGERS' PROGRAM.

- How to Secure Recognition as Part of the Educational System of the State—J. L. Harman.
- A Business Basis for Tuition Rates—J. A. Lyons.
- Shall the Association Employ a Paid Secretary?—A. N. Moritz.
- Legitimate and Successful methods of Increasing Enrollment—B. F. Williams.
- How Can we Improve Our Schools?—J. P. Wilson, (Seattle)
- Suggestious for Lengthening Courses—Geo. P. Lord.
- The Good of the Association—Geo. Soule.
- Restricting Membership to First class Educators—T. B. Stowell.
- How to Secure Friendly Co-operation Among our Schools—M. M. Higley (Spokane)
- (Possibly) Advertising Points for Business Schools—A. C. Minter, (Atlanta)

NATIONAL BUSINESS TEACHERS' ASSOCIATION PROGRAM.

DEC. 27, 1910—RECEPTION

DEC. 28, 1910, 9 A. M.

1. President's Address.
2. Secretary's Report
3. Arithmetic, What, How Much and How Taught?—A. F. Gates, Waterloo, Iowa.
4. Would you Familiarize the Student with Only one Form of Statement?—J. W. Baker, Knoxville, Tenn.
5. What Value have Supplementary drills in Journaling?—E. F. Cudde, Green Bay, Wis.
6. When Must we Help the Student and how Much Assistance should be Given?—J. A. Lyons, Chicago, Ill.
7. How Far Should Instruction in English go?—Sherwin Cody, Chicago, Ill.
8. The Advantage of a Business Practice Department in a Commercial School—Carl C. Marshall, Cedar Rapids, Iowa.



DEC. 20, 1910, 9 A. M.

Business Section in Charge

1. How to take Care of the Beginner—W. O. Jones, Des Moines, Iowa.
2. Inductive Bookkeeping Methods, D. W. Springer, Detroit, Mich.
3. How would you teach Classification of Accounts?—H. M. Rowe, Baltimore, Md.

Penmanship Section in Charge

4. Time and Energy, O. L. Rogers, Fort Wayne, Ind.
5. Viewpoint of the Supervisor, A. H. Steadman, Cincinnati, Ohio.
6. Scratches, Digs and Spatters, V. M. Rubert, Poughkeepsie, N. Y.

ELECTION OF OFFICERS

DEC. 30, 1910, 9 A. M.

1. What Knowledge of Bookkeeping Should be Guaranteed by a Diploma?—S. H. Goolyear, Cedar Rapids, Iowa.
2. How Far Should Technical Distinction be Made in Bookkeeping?—Rev. N. J. Corley, De Pere, Wis.
3. Is it Advisable to Teach Single Entry in Bookkeeping?—L. L. Williams, Rochester, N. Y.

High School Section in Charge

4. Progressive Evolution of Bookkeeping from elementary *single entry*, to Modern and Advanced Double Entry Methods—Charles H. Langer, Northwestern University School of Commerce, Chicago.
 5. Cost Accounting, Prof. S. W. Gilman, Business Administration, U. of Wisconsin.
 6. To What Extent should Rapid Calculation be Taught, and what Attention should be paid to Mental Arithmetic?—G. H. Walks, Evansville, Ind.
- Round Table.

HO! FOR MO.

The fourth annual convention of the Missouri Valley Commercial Teachers' Association will be held in the rooms of Dougherty's Business College, Topeka, Nov. 25-26, 1910.

Following is the program:

FRIDAY, NOV. 25.

- Enrollment of members.
- Report of Secretary.
- Address of Welcome by Governor W. R. Stubbs.
- Response by L. C. Rusmiser, Central High School, St. Joseph, Mo.
- Report of Secretary.
- President's Address.
- Symposium, "How I Teach Spelling," two-minute talks by ten teachers.
- After luncheon the convention will take a sight-seeing trip as the guests of the Remington Typewriter Company.
- "Wherein is Bookkeeping as Taught Today Deficient?" B. F. Hart, Westport High School, Kansas City, Mo.
- Discussion by authors of Bookkeeping Text Books.
- Development of Rapid Calculation:
- Addition: M. B. Wallace, Central High School, St. Joseph, Mo.
- Bank Discount: T. E. Talmadge, Central High School, Kansas City, Mo.
- Billing: J. C. Howell, High School, Wichita, Kansas.
- Demonstration in rapid calculation by a class from the Wichita Business College.
- Contest in rapid calculation by students.
- Award of medal for best work.
- Banquet at the Hotel Throop in the evening, given by the Remington Typewriter Company.
- Pres. Seerley, of the Iowa State Teachers' College, has been secured for four addresses.

SATURDAY, NOV. 26.

Penmanship Harmonium:

- F. W. Tamblin, Kansas City, Mo.
- A. L. Peer, Tonkawa, Okla.
- J. L. Drake, Nickerson, Kansas.
- L. H. Hausam, Hutchinson, Kansas.
- "Practical Penmanship—Teaching Ideas and Methods and Result—Getting Plans," A. L. Peer, University Preparatory School, Tonkawa, Okla.

Discussion.

"The Preparation of Stenographers from the Teacher's Standpoint," J. C. Conrad, Salt City Business College, Hutchinson, Kansas.

Symposium: "How I Would Train a Stenographer," by employers:

F. D. Coburn, Secretary Kansas State Board of Agriculture.

H. B. Lautz, Assistant to the General Manager of the Santa Fe Railway.

Judge Clark A. Smith, Associate Justice of the Kansas Supreme Court.

Scott Hopkins, Vice President of the Prudential Savings Bank, Topeka.

Cap. J. G. Waters, attorney-at-law.

"Actual Office Work under the Supervision of the Teacher," E. R. Corbin, Dougherty's Business College, Topeka.

Discussion of the foregoing three numbers.

Demonstration by various typewriter operators.

Contest against time by five fastest typewriter operators in the world.

Special speed demonstration by Miss Rose Fritz.

"The Psychological Aspect of Typewriting," Harold H. Smith.

"The Recent Development of Typewriting," C. V. Oden.

"Does law have a place in a Commercial Training?" W. R. Arthur, Dean Washburn College School of Law, Topeka.

One feature of the program which will please most of the teachers is the provision it makes for a general discussion of subjects of interest to them.

The display of office appliances, which will include some new devices of special interest, and the speed demonstrations by expert typewriter operators will be of value to all school people and should be regarded as a real contribution by the various companies to the program.

The Managers' Association will furnish four addresses that will prove of immense inspirational and practical value, and after the banquet there will be a strong address by a man with a message.

The "Penmanship Harmonium" will be something in the nature of a pleasing surprise.

Five or more fastest typewriter operators in the world are present, and this feature will outdo that of our last convention, which attracted so much interest.

The practical suggestions from employers, with ideas regarding the training of stenographers, will be worth while and likely to set teachers to thinking, at least.

Be on hand for the first session, planning to attend every session throughout, so as to miss none of the good things to be presented.

NEWS NOTES AND NOTICES

K. C. Atticks will be the new commercial teacher in the Passaic, N. J., high school next year.

Glenn W. Slade, of Goodrich, Mich., has been chosen as commercial teacher in the Minnesota School of Business, Minneapolis.

Miss Krause, of Kansas City, will handle Gregg shorthand and the commercial branches next year in the Winterset, Iowa, High School.

B. A. McKinney, this year with the Massey Business College, Houston, Texas, is leaving the teaching profession to go into work as an accountant.

Miss Florence L. Hamblin, of Ayer, Mass., has been elected to the position as commercial teacher in the Warren, R. I., High School.

The Packard Commercial School, of New York City, has recently purchased land at the corner of Lexington Avenue and 55th St., on which site they will erect a new fireproof, up-to-date school building.

Miss Rona E. Bennett is teaching in the Elizabeth, N. J., High School.

E. C. McKnight, of Muskogee, Okla., has recently accepted a temporary position in the San Angelo, Texas, Business College.

C. A. Hanson, for two years in charge of the International Business College at Newport News, Va., has purchased Draughn's Practical Business College, Washington, D. C.

Miss Grace B. Cooper, of Brooklyn, N. Y., has been selected for the position as commercial teacher in the South River, N. J., High School.

The Genesee, Ill., High School has obtained Mr. Karnes, of Pittsburgh, Pa., as their commercial teacher for next year.

Miss Hilton, of the Salem, Mass., High School faculty, has been appointed to the position as assistant commercial teacher in the Malden, Mass., High School for next year.

E. G. Miller, who has been with the Zanerian of Columbus, Ohio, has accepted a position as supervisor of penmanship in the Omaha, Neb., public schools.

J. K. Renshaw, recently of Banks' Business College, Philadelphia, is the new manager of Heald's Business College, Chico, Calif., and will assume his duties in his new position about August 1.

H. J. Ruggles, of Jacksonville, Ill., has been chosen as head commercial teacher in the Grand Forks, N. Dak., High School.

M. J. Talley, this year with the Dennison, Ohio, High School, has been chosen as supervisor of penmanship in the Oil City, Pa., High School.

C. M. Guldner, of Northville, N. Y., goes to the North Central High School, Spokane, as commercial teacher.

F. O. Pinks, of the Lackawanna Business College, Scranton, Pa., will handle penmanship in the Malden, Mass., High School next year.

Lee F. Correll, of Petoskey, Mich., will be a new commercial teacher in Sherman's Business School, Mt. Vernon, N. Y.

Miss Kate H. Fee, of Moors, N. Y., has been selected as commercial teacher in the Bound Brook, N. J., High School.

Frank H. Arnold, who has been teaching this year in the Crawfordsville, Ind., Business College, will begin work in September in his new position in the Cheyenne, Wyo., High School.

George W. MacDow, Beaumont, Mass., has accepted a position as commercial teacher in the Haddonfield, N. J., High School.

S. B. Hill, of Lerna, Ill., goes to the Clinton, Iowa, Business College as a commercial teacher.

Stanley E. Dill, for two years assistant commercial teacher in the Oberlin, Ohio, Business College, is to be the new commercial teacher in the Scranton, Pa., Business College.

The Board of Education of Kenosha, Wis., has engaged Mr. Fowler, of Madison, Wis., for the position as commercial teacher in the Kenosha High School.

A. E. Rowland is the new shorthand principal in the Cream City Business College, Milwaukee, Wis.

I. R. Stout, of the Wooster, O., High School has been chosen to organize a commercial department next year in the Bellaire, Ohio, High School.



NEWS NOTES AND NOTICES

G. M. Hawes, of Cambridge, Mass., has been added to the staff of the Melrose, Mass., High School as commercial teacher.

Miss Nettie I. Fogal, of Glenshaw, Pa., has taken a position to teach in one of Mr. J. J. Eagan's schools.

Elizabeth Venard, of North Adams, Mass., is engaged to teach in the high school at Watervliet, N. Y., for the coming school year.

Mary E. Baird, of the San Francisco Business College, has just accepted a position as commercial teacher in the Auburn County High School, Auburn, Calif.

P. L. Evans has recently been elected principal of the commercial department of the Berkeley, Calif., High School.

R. R. Holcomb, of Coshocton, Ohio, will have charge of the new commercial department of the Findlay, Ohio, High School during the coming year.

M. N. Cutlip, of Clarksburg, W. Va., has recently begun work in his new position with the Columbia Commercial University, Lancaster, Ohio.

F. W. Morrill, recently a substitute teacher in the Rhode Island Commercial School, Providence, has been chosen for a position as commercial teacher in the Northampton, Mass., Commercial College.

Miss M. Halladay, of Summit N. J., has been elected commercial teacher in the Saratoga Springs, N. Y., High School.

Miss Josephine E. Bryan is the new shorthand teacher in the Mountain State Business College, Parkersburg, W. Va.

James R. Inman has been added to the staff of Brown's Business College, Kansas City, Mo.

Miss Hester V. Badler, of Blencoe, Iowa, will be the new Gregg shorthand teacher in the Springfield, Ill., Business College.

Miss Mary A. Cohan, of the Cambridge, Mass., Commercial College, has been selected for a position in the Tome School for Girls, Port Deposit, Md.

Raymond L. Soule, a graduate of the Fitchburg, Mass., Business College, has been engaged to teach in the commercial department of the New Britain, Conn., Commercial College during the coming year.

George F. Burt, of Swampscott, Mass., has just accepted a position in the Crumston, R. I., High School.

C. H. Yocom, of Oberlin, Ohio, has been chosen for a position in the Urbana, O., High School.

Miss Margaret E. King, of Bloomington, Ill., will be a new teacher in the Mankato, Minn., Commercial College during the coming year.

Miss Florence Peabody, a recent graduate of the commercial department of the State Normal School, Salem, Mass., goes to the Southboro, Mass., High School. Miss Mary E. Day, also a graduate of this same school, will teach next year in the commercial department of the Foxboro, Mass., High School.

C. V. Bentley, of New York City, will have charge of the commercial department of Simmons College, Boston, Mass.

Arthur Gneiner, of Philadelphia, will be the new commercial teacher next year in the Schenectady Business School, Schenectady, N. Y.

E. M. Staehling, of Sheboygan, Wis., has been engaged as commercial teacher in the Wisconsin Business University, La Crosse, Wis.

Marion E. Hart, of Roxbury, Mass., will teach next year in the Groton, Mass., High School.

Miss M. Gertrude Gould, a graduate of the State Normal School, Salem, Mass., will be a new teacher the coming year in the Watertown, Conn., High School.

H. T. Jett, of Greenville, Ill., has accepted a position in the Topeka, Kan., High School, as head of the commercial department.

P. B. Trever, of Mt. Morris, N. Y., has engaged for next year with the Newark, N. J., Business College.

Miss Myrtle Schroeder, of Des Moines, Iowa, has been elected to a position in the Earlham Iowa, High School for the coming year.

Miss Sadie Pickard, of the Dovor, N. H., Business College, will be a new shorthand teacher in the Haverhill Business College, Haverhill, Mass., next year.

Walter Bailey, this year a student in Golley College, Wilmington, Del., goes next year to Columbia S. C., where he will have charge of the commercial department in the Columbia High School.

C. M. Drake, for two years principal of the Vale Business College, New Haven, Conn., will be a new commercial teacher in the Albuquerque, N. Mex., Business College, during the coming year.

Charles E. Hutchins, this year with Tyler, Business Institute, Worcester, Mass., will have charge of the commercial department in the Fitchburg, Mass., High School during the next school year.

Miss Ernie B. Stone, of New Britain, Conn., has been selected for a position as shorthand teacher in the Stillman Business College, Danbury, Conn.

W. P. Henning, for a number of years with the Palmer School, Philadelphia, has recently been chosen for a position as commercial teacher in the Allegheny, Pa., High School.

Miss Sylvia Threstrup, of Lawrence, Kan., has been employed to teach the commercial subjects in the Blue Rapids, Kan., High School.

Miss Grace B. Cooper, of Brooklyn, N. Y., will be the new commercial teacher next year in the South River, N. J., High School.

D. A. Hiles, of the Western Normal College, Shenandoah, Iowa, goes to the Moscow, Idaho, Business College.

Roy F. Snyder, this year with the Nutley, N. J., High School, has been chosen as commercial teacher in the Westfield N. J., High School for the coming year.

Mrs. Helen E. Long, this year with the Malden, Mass., High School, has been added to the staff of shorthand teachers in Burdett College, Boston, Mass.

A. W. Ross, of Manchester, N. H., will have charge of the commercial department next year in Cushing Academy, Ashburnham, Mass.

The Plainville, Mass., High School has secured a new commercial teacher in Miss Dora Thayer, a graduate of Simmons College, Boston.

C. U. Nichols, of St. Joseph, Mo., has obtained a position as commercial teacher in the Clay Center, Kan., High School.

A. R. Dorman, of Middleboro, Mass., has been elected to the position of commercial teacher in the New Bedford, Mass., High School.

H. W. French, this year assistant commercial teacher in the Lima, N. Y., School of Commerce, will teach commercial subjects next year in the Camden, N. J., Commercial School.

Miss Edith L. Curtis, of Spencer, Mass., will be the new commercial teacher in the Shrewsbury, Mass., High School.

B. M. Winkleman, this year with the Albany, N. Y., Business College, has recently signed a contract to teach penmanship and commercial subjects in the Central High School of Minneapolis.

Mr. H. L. Darner, of the Falls City, Neb., Business College, succeeded Mr. Fred Berkman as penman in the Big Blain Business College, Spokane, Wash. No better man could have been secured, and the same can be truthfully said of the position.

C. O. Weeks, of North Rose, N. Y., has been recently elected as commercial teacher of the Poughkeepsie N. Y., High School.

H. D. Eades, of Paducah, Ky., is the new principal of the Commercial High School, La Junta, Colo.; C. H. Woods, of Oswego, Kan., the assistant principal.

Beverly Deuel, of Clarksville, Mich., goes to the LaForte, Ind., High School as head of the commercial department.

C. W. Edmondson, of Arbela, Mo., has accepted a position as supervisor of penmanship and head of the commercial department of the Chattanooga, Tenn., High School.

Raymond H. Gray, of Minneapolis, is the new commercial teacher in the West High school, Minneapolis.

Miss M. Eleanor Peterson, Farmington, Mich., has charge of the commercial department in the LeMar, Iowa, High School this year.

Miss Mary A. Cook, of Bridport, Vermont, has been engaged to teach commercial branches in National Park Seminary, Forest Glen, Md.

W. D. Wigent, of Ord, Neb., is now engaged in his new position, Kan., Business College.

P. B. Trower, of Mt. Morris, N. Y., has been selected for a position with the Newark, N. J., Business College.

Ernest Seavey, of Newton Junction, N. H., is the new commercial teacher in the Schenectady, N. Y., Business School.

W. Harris Redmond, of Leimon, Mich., is the new commercial teacher in the Canton, Ill., High School.

J. C. Burridge, of Orange, N. J., has been chosen for a position as commercial teacher in the Drake College of Orange.

F. G. Hemphill, of Wichita, Kan., has been engaged to take charge of the Actual Business College, of the Salt City Business College, Hutchinson, Kan.

Lee F. Newton goes from the Cleary Business College, Ypsilanti, Mich., to the Alpena, Mich., High School.

C. M. Wright, of Red Cloud, Neb., is the new commercial teacher in Holmes Business College, Portland, Oregon.

T. A. Lucas, of Rochester, N. Y., has accepted a position as instructor in Benn Pitman shorthand and allied branches in the Pottsville, Pa., Business College.

C. W. Annable, of Rochester, N. Y., has been added to the staff of the Holyoke, Mass., High School.

A. K. Harris of South Bethlehem, Pa., has obtained a position in the Coleman National Business College of Newark, N. J.

Miss Jennie Charlesworth, this year of Napa, Calif., has been chosen for a position as short hand teacher in the McKinley High School, Honolulu, Hawaii.

B. E. Alward, formerly principal of the Pomeroy, Ohio, Business College, is a new commercial teacher in Dawson's Business College, Fitchburg, Mass.

F. W. Parker, of Syracuse, N. Y., will be at Little Falls, N. Y., during the coming year.

L. C. Kline, of Brooklyn, has taken charge of of the shorthand and typewriting departments of Heald's Business College, Stockton, Calif.

W. A. Miller, of Huron, Mo., goes to Brown's Business College, Kansas City, Mo.

R. L. Musselman, of Marion, Ind., has been appointed commercial teacher in the Piqua, Ohio, High School.

A. E. Dawson, Hoopston, Ill., is engaged to teach in Brown's Business College, Danville, Ill.

Miss Mae F. Burrell, of Dundee, Ohio, is a new teacher in the Dennison, Ohio, High School.

P. J. Duffus, recently of Charlotte, N. C., is, now teaching in the Niagara Business Institute, Niagara Falls, N. Y.



Ethel S. Nash, of Northampton, Mass., has secured a position in the commercial department of the Simsbury, Conn., High School.

C. H. Preston, of Milwaukee, Wis., has been elected to the position of instructor in accounting and assistant in economics in the University of Minnesota.

The Board of Education of Mount Pleasant, Pa., has recently elected Mr. E. C. Bricher, Poughkeepsie, N. Y., to the position of teacher of commercial branches in the Mt. Pleasant High School.

H. C. Duffus, of Thameville, Ont., has charge of the commercial department of Merrill College, Stamford, Conn.

Kathleen Riley, of Carlisle, Pa., goes to the Stroudsburg, Pa., High School to take up commercial teaching.

Charles F. Schlatter, of Pulaski, Iowa, has accepted a position in the Township High School at LaSalle, Ill.

Miss Fannie C. Peck, of Sidney N. Y., is teaching in Irvington, N. Y., during the school year.

J. R. Boyle, of Butler, Ind., has been elected for the position as commercial teacher in the Shelton, Conn., High School.

Miss Mildred C. Leffingwell, of Rutland, Vt., will teach penmanship during the coming year at Brandon, Vt.

Miss Madeline Slade, a graduate of the State Normal School, Salem, Mass., is teaching in the Clinton, Mass., High School.

B. C. Bacon, of Pasadena, Calif., is the new supervisor of penmanship in the Everett, Wash., public schools.

P. E. Leavenworth, of Little Rock, Ark., has recently been elected as commercial teacher in the Fergus Falls, Minn., High School.

Lydia S. Mathersson, goes from the East Syracuse, N. Y., High School to the High School in Haddon Heights, N. J.

Frank G. Hoole will teach commercial branches this year in the Anoka, Minn., High School.

L. B. Gregory, formerly of Bay City, Mich., has been added to the staff of the North Division High School, Milwaukee, Wis.

F. D. Willis has obtained a position as commercial teacher in the Ottumwa, Iowa, High School.

A. T. Burke, of Moutrovia, Md., has been engaged to teach in the commercial department of Spencer's Business School, Kingston, N. Y.

Clarence A. Bales, of Huntington Beach, Calif., has been appointed to fill the vacancy in the commercial department of the Helena, Mont., High School.

Bessie M. Couthout, of Cortland, N. Y., has accepted a position in the high school at Hastings-on-Hudson, N. Y.

Flora B. Richardson, of Wattsfield, Vt., will teach shorthand this year in the Rhode Island Commercial School, Providence, R. I.

R. E. Huffman, of Winona Lake, Ind., has secured a position as commercial teacher in the Sioux City, Iowa, High School.

A. D. Skeels, of Detroit, Mich., is the new penmanship teacher in the Cass High School, Detroit.

Ethel F. Scott, of Somerville, Mass., is now teaching in the high school, Mt. Vernon, N. Y.

Alice Campbell, of New York City, has been chosen to handle the commercial work in the Pleasantville, N. J., High School.

F. M. Schuck is the new commercial teacher in Clark's Tangible Business College, Kansas City, Kan.

E. G. Childs is the new assistant in Hefley, Institute, Brooklyn, N. Y.

Miss Ethel Bascom, of Fitchburg, Mass., accepted a position with the Berkshire Business College, Pittsfield, Mass.

Miss Hazel Waite, of Wilmington, Mass., is teaching in Huntington, Mass.

Miss Anna Raguse, of Boston, Mass., has been chosen to teach in the commercial department of the East Maine Conference Seminary, Bucksport, Maine.

John Burkman, formerly of Detroit, Mich., is principal of the commercial department of the Celwein, Iowa, Business University.

Clifford N. Nye is teaching in the commercial department of the Revere, Mass., High School this coming year.

J. Frank Bowers, of Larned, Kansas, has closed a contract with the Weathee Business College, Wenatchee, Wash., to take charge of the commercial department in that school.

Miss Jean Love has secured a position with the Bryant & Stratton Business College of Buffalo, N. Y.

L. C. Townsend, of Austin, Ill., has been elected to fill the commercial position in the Grand Forks, N. Dak., High School.

Rex C. Boker has been appointed commercial teacher in the St. Louis, Mo., Commercial College.

Miss Mae Burrell, of Dundee, Ohio, is teaching in Gunnison, Colorado.

H. G. Leffingwell, of Kingston, N. Y., is a new teacher in the Meadville, Penn., Commercial College.

George O. Parker, of Mt. Holly, N. J., succeeds F. M. Booth as commercial teacher in the Eastman-Gaines School, New York City. Mr. Booth was teaching in one of the New York City High Schools.

L. O. Holl, of Akron, Ohio, has been engaged to handle the commercial work in the Gallon, O., High School.

M. M. Mackinder, of Ann Arbor, Mich., has charge of the commercial work in the Dillon, Mont., High School during this year.

Miss Florence T. Davis, last year commercial teacher in Simonds Free High School, Warner, N. H., is this year commercial teacher in the Barnstable High School, Hyannis, Mass.

Miss Maud Tinsman has been engaged to assist in the shorthand department of the Easton School of Business, Easton, Pa.

F. D. Cross, of Oshkosh, Wis., goes to the Watertown, Wis., High School to handle the commercial work in that school.

C. L. Mahoney, of West Somerville, Mass., is associated with the International Correspondence Schools of Scranton, Pa.

Miss Katherine Danielson is the new commercial teacher in the South Norwalk, Conn., High School.

W. A. Miller, of Huron, Mo., is with Brown's Business College, Kansas City, Mo.

A. E. Kinsley, of Poughkeepsie, N. Y., is with the Indiana State Normal Business School, Indiana, Pa.

Miss Cora M. Eckert, of St. Paul, Minn., is with the Williams Business College, Milwaukee, Wis.

C. E. Wellner, of Oshkosh, Wis., is with the Spencerian Business College, Milwaukee, Wis.

W. H. Redmond, of Lennon, Mich., is a commercial teacher in the Canton, Ill., High School.

Garnet R. Hall, recently connected with the Port Arthur, Texas, Business College, Port Arthur, Tex., is now with the San Francisco, (Cal.) Business College.

Miss Minnie Murphy, of Danville, Ky., is with William Woods College, Fulton, Mo.

Arthur J. Gmeiner, of Liberty, Pa., is the new commercial teacher of Huntington Business College, Huntington, Ind.

H. A. Holaday, of the Evansville, (Ind.), High School, has gone to Savannah, (Ga.), High School.

P. E. Leavenworth, of Little Rock, Ark., is in the Fergus Falls High School, Minn.

C. A. Wegner, of Ft. Atkinson, Wis., is in the Lincoln High School, Lincoln, Neb., as assistant commercial teacher.

H. A. Gregg, of Cambridge, O., is head of the commercial department at the Lincoln High School, Lincoln, Neb.

Mr. Martin Medley, of Alliance, Ohio, is with the Huntington Business University, Huntington, Ind.

R. O. Boker, of Coshocton, Ohio, is with the St. Louis Commercial College, St. Louis, Mo., as teacher of commercial branches.

Miss Lottie Reinhardt, of Highland, Ill., is with the St. Louis Commercial College, St. Louis, Mo., as shorthand teacher.

Ernest A. Burtzloff, of St. Louis, Mo., is with the Parks Business College, Denver, Colo.

John Tory, of St. Louis, Mo., is with the Queen City Business College, Meridian, Miss.

Mr. C. H. Haverfield of Elvria, Ohio, is now teaching in the Metropolitan Business College, Cleveland, Ohio. E. E. Admire, Proprietor.

Mr. S. B. Johnson, last year with the Academy of Idaho, at Pocatello, began work June 30 with the Metropolitan Business College, Chicago.

Walter E. Fairman, of Northfield, Mass., who had charge of the Commercial Dept. of the Lock Haven, Pa., high school the past year, has accepted a similar position with the Lewistown, Pa., high school.

Smoking—Continued from page 19.

in the presence of his associates; and now, that he has gone so far, his conscience does not bother him at all and you see him just ahead of you on the street; see him stop, strike a match on a building or a telephone pole, light his cigar or cigarette, and take an especial delight in blowing the smoke over his shoulder into your face.

His self-respect is broken down and he is now a fit and willing subject for any temptation that may come his way. Teachers and school proprietors, listen. I am pleading for the boy of today, who will be the man of tomorrow. Don't help place the yoke of habit about the neck of the boy by setting a bad example, even if indulgence in habits do give you a little pleasure.

— P. W. FREDERICK,
Mansfield, Ohio.

Salesmanship—Continued from page 23.

The difference between scientific Salesmanship and helter-skelter, hit-or-miss conversation will never be clearly shown by the teacher who allows a class to wander in the mazes of random discussions. The value of the original work of Charles M. Sheldon lies in the fact that he asserted and demonstrated the existence of a science in salesmanship, and thereby doubled the personal power of hundreds of salesmen. Similarly the value of a business college course in this subject will be found to lie in the scientific presentation of the subject, a result impossible in a class where, for the sake of arousing temporary interest, the teacher permits the class to mount the summit at a stride and leap from crag to crag.



CATALOGS CIRCULARS

When it comes to high art and truly fine art in catalog making, the Minneapolis, Minn., Business College, D. C. Hugg, Pres., stands right up in the front ranks. This year the cover is deeply embossed, tinted and grained like wood, with hinges and clasp, giving it the appearance of having been made to typify the popular quality, "conservation" in education, as well as in lumber. And that is just what the school aims to do—conserve the time, effort and money of its pupils. The entire catalog is printed on the finest gray, dull finished, coated paper of the latest type. It is profusely illustrated with high grade specimens of the engravers' art, penmanship, school room scenes, etc., etc.

The Tarentum, Pa., Night School, A. E. Cole, Principal, offers to the people of that community an opportunity to acquaint themselves with the usual commercial subjects, such as penmanship, bookkeeping and shorthand. The prospectus before us contains many excellent specimens of penmanship from the pen of Mr. Cole, who during the past few years has evolved from a country school teacher into a well rounded commercial teacher and principal.

The Wilkes-Barre, Pa., Business College, recently issued a very neat gray covered prospectus containing brief information relative to the school. It is attractively printed with green borders on high grade paper. A monthly report card indicates that they keep a close tab on the pupils' progress and work.

The Waukegan, Ill., Business College, B. A. and E. A. Munson, proprietors, recently issued a buff covered catalog, attractively printed with red borders, on high grade paper. It contains a goodly variety of illustrations of pupils, school room scenes, specimens of penmanship, views of the city, etc., making it an attractive medium.

The Capital Commercial School, Albany, N. Y., D. A. Casey, proprietor, issues a buff covered, cream colored catalog of high grade quality. This catalog clearly indicates a growing school, and wherein quality is emphasized. Mr. Casey is building up a good school and the catalog evidences well earned prosperity.

The Northwestern Business College, Spokane, Wash., recently issued a golden colored catalog, well printed and attractively illustrated. In it we see and learn for the first time that the school occupies the first floor of an entirely new three story building, giving it a business-like air. It is printed on a high quality of paper, with borders printed in a tint of olive green.

The Bellingham, Wash., Business College Educator is a creditable school advertising medium of eight pages.

The Valley City Commercial School, Grand Rapids, Mich., F. L. Brooks, proprietor, puts out a good quality of advertising. A little booklet, in gray, entitled "Brooks, The Man and his Work," by a professional ad writer, is right up to the minute.

The Columbus, Ohio, Business College recently published a high grade catalog, attractively illustrated and artistically covered. It is printed on linen like paper with red borders, illustrations having been printed on alternate sheets of enameled paper, thus adapting it both to illustrations and type. The rooms are especially suited to school work and well equipped.

Here is another booklet issued by the Morse Business College, Hartford, Conn., entitled "Morse has Helped Others to Win Success; He Will Help You," containing nothing but portraits and testimonials from students who have attended the school and speak in highest terms concerning it. It is profusely illustrated and printed on first-class paper.

Beaver County Commercial College, Beaver, Pa., is the title of a prosperous looking catalog indicating a well attended institution, W. F. Pollock, Prin.

The Clinton, Ia., Business College, B. J. Hefflin and S. B. Hill, proprietors, recently issued a splendid catalog, indicating a prosperous school. In it we see many specimens of penmanship from the pen of Mr. Hill, and many illustrations pertaining to the school and its work. It is printed on fine paper with olive green borders and cover to correspond, with embossed title in red.

The Drake Business College Journal, Newark, N. J., is above the average in appearance and contents of those received at this office. It has an effective heading made by our former pupil, Mr. C. R. Hill.

The Everett, Wash., Business College Quarterly is an attractive advertising medium.

Advertising literature has been received from the following: Bryant & Stratton Business College, Providence, R. I.; Haskell Institute, Lawrence, Kans.; Greer College, Hoopeson, Ill.; W. P. Steinhauser, Asbury Park, N. J.; Spencer Publishing Co., New Orleans, La.; Barnes Commercial School, Denver, Colo.; Blanche Lyman Art Shop, 40 Randolph St., Chicago, Ill.; Patrick Commercial School, York, Pa.; C. A. Faust, Chicago, Ill., 40 Dearborn St.

James W. Drye, Principal of the commercial department of the Stafford, Kans., High School, was married to Miss Nannie Adams, of Middleburg, Kentucky, August 11th. We wish them all the joy, happiness and prosperity they deserve and then some.

The Niagara Business Institute, E. H. Golt, Principal, Niagara Falls, N. Y., publishes a very colorful buff colored circular indicating a prosperous and growing institution. Mr. P. J. Duffus, from Union Commercial College, Charlotte, N. C., is vice-principal.

A most restful-to-the-eye piece of advertising is the gray-colored, gray-covered prospectus of the Hunsinger Business School, Hartford, Conn. Half of the paper is smooth and half of it is rough thereby adapting itself to the requirements of type as well as illustrations. It is out of the ordinary as well as above, the same as the school it represents.

The Cripple Creek, Colo., Times of August 14, speaks in glowing terms of the efficient work being done by O. B. Eller, proprietor of the Cripple Creek Business College.

"How to Be Successful" is the title of a very readable booklet announcing a course of instruction in Salesmanship, etc., in connection with Barnes University, St. Louis, Mo. System and Science seems to be the basis of their pedagogy. The booklet impresses us favorably.

C. R. Tate, Supervisor of writing in the Covington, Ky., public schools, recently issued a little book giving samples of his engraving, indicating a quality of work above the average. He writes a style of round hand that is wonderfully free and attractive.

The Cambria Business College, Johnstown, Pa., recently issued an attractive catalog covered in purple and printed on green paper of high grade quality. It is profusely illustrated with portraits, school room scenes, penmanship specimens, etc., giving it an attractive appearance.

The Ellsworth School of Commerce, Iowa Falls, Iowa, a full-fledged department of Ellsworth College, C. E. Chamberlin, principal of the commercial department, issues a first-class catalog with embossed title in colors and numerous attractive half tone illustrations of the city, college buildings and students, also penmanship specimens. The institution is quite a large one and the commercial course is thorough and practical. Mr. Chamberlin is a conscientious, capable gentleman whose ambition is to make the work creditable to the college and helpful to the pupils.

"Prospectus" is the title of a creditable catalog printed in French and issued by the Ecole Commerciale Pratique, St. Hyacinthe, Que., B. La-

lime, Prin. Your editor's knowledge of French is not equal to the task of delving into the details of this advertising booklet, but from appearances we should judge the institution is doing good work.

The Manistee, Mich., Business College, W. H. Martindill, principal, M. C. Leipholz, commercial and penmanship instructor, publishes a very readable four-page journal, printed in large type, part of which is an imitation of typewriting.

The Steward & Large Business Institute, Trenton, N. J., is issuing a little 24-page booklet, printed entirely in light-line italic type.

Mr. F. W. Willis, of the Willis Business University, Springfield, O., is putting out a warm and attractive piece of advertising, comprising red and white. It is printed with red ink and tied with red ribbon. The handsome proprietor's picture adorns the first page.

The Woodstock, Ont., Business College, issues a catalog with an especially attractive embossed cover with well printed pages within.

The Actual Business Colleges, Akron and Canton, O., recently issued an excellent catalog, covered in gray, with an embossed title of red and gold, giving it a very rich appearance. The inside is printed on the finest of plate paper, and well illustrated throughout. The catalog is first-class from cover to cover, and that is what we hear of the schools from time to time.

Commencement announcements, circulars, booklets, etc., have been received from the following: Owosso, Mich., Business College; Coleman College, Newark, N. J.; Remington Typewriter Co., New York; Weaubleau, Mo., Christian College; Waterloo, Iowa, Business College; and A. Lichtentag, New Orleans, La.

The Lain Business College, Indianapolis, Ind., has purchased property at the Northeast corner of Delaware and North Sts. and is erecting a building thereon especially for its own use.

The New London, Conn., Business College, R. A. Brubeck, principal, held its annual graduation exercises, Thursday evening, July 28, Ex-Governor Uter being one of the speakers.

The Mountain State Business College Journal, Parkersburg, W. Va., is quite attractive, being profusely illustrated with portraits, group pictures and a fine piece of engraving from the pen and brush of the principal, Mr. I. P. Mensch.

The Georgia Normal College, Bulletin, Douglas, Ga., is a fit representative of a high grade combined literary and commercial school institution.

"Impressions and Results" is the title of a little booklet issued by the Hausam School, Hutchinson, Kans.

The Western Printing and Publishing Co., Dayton, O., is issuing a very fine folder illustrating a large and well equipped printing establishment. They make a specialty of high grade catalog work.

The New Albany, Ind., Business College, is putting out a neat little booklet in the interest of that institution.

The McCann Business Colleges, Mahanoy City and Reading, Pa., are making good by accomplishing splendid results through fair and square dealings and through efficient teaching.

Circulars, etc., have been received from the following: Greer College, Hoopeson, Ill.; Brandon-Stevens Institute, of New Brighton, N. Y.; Rider-Moore & Setwatt College, Trenton, N. J.; Grays Harbor Business College, Aberdeen, Wash.; The Beers Publishing Co., New York City, N. Y.; The Sparta, Ill., Commercial High School; Chaffee's Business School, Owego, N. Y.; Mt. Sterling, Ky., Collegiate Institute; Cambria Business College, Johnstown, Pa.; McCormac School, Chicago, Ill.; Soule College, New Orleans, La.; McPherson College, McPherson, Kans.; Larned, Kans., Business College, Larned, Kans.



SUCCESSLETS

FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,
Maple City Business School, Hornell, N. Y.

THE VALUE OF A BUSINESS EDUCATION.

Way back in the paleozoic period, long before Cain and Abel had the measles, some soft-shelled Crab enunciated the opinion that Business Schools were a "false alarm;" that they did not teach bookkeeping and business methods as practiced in actual business, which of course meant as they were done in his office, and just naturally that settled it. Since then, from time to time, men, who ought to be embalmed because they are merely walking around to save funeral expense, have taken the ancient saying out of cold storage, amplified it and given it expression as an evidence of their own shrewdness, and the only reason why they continue to live is because the fool killer is kept tremendously busy in some other part of the country.

Perhaps you have heard someone say that no business man keeps books as they are taught in a business school, in fact, no two business men keep books alike and that the only place to learn bookkeeping and office practice is in an office. Now that is in cold type before you, you see how silly and illogical it is.

In an office you learn one system. In a business school you learn the underlying principles of all systems, and that is the reason why a thoroughly qualified business school graduate is better prepared to go into *any* office than the man who knows just one system which he has learned more or less by rote.

When business schools were first established they were the laughing stock of the business community, because there had never been anything like it before; there was no precedent, and, naturally, what hadn't been, couldn't be.

Every new venture has had the same experience at its inception. First laughed at, then cautiously tolerated and finally recognized as a necessity. The up-to-date business school is today looked upon as a Godsend, not only to the young people but to the practical, hard headed business man who pays the freight.

Today, the business school takes high rank among the technical schools and is probably assisting more young people to independence than any other class of special schools.

Annually the business schools start hundreds of thousands of young people on the road to successful careers, who could not afford the time or expense of a college or engineering course. Thousands of prominent business men, lawyers, judges and statesmen owe their start in life to the business school. *They* are the results and they stand as a monument to the efficiency and value of the business school that no amount of hammering can demolish.

Some receding forehead may say: "Just look at the failures who have a diploma from a business school." Yes, and while gazing in that direction just look at the number of failures who sport a diploma from a college, an engineering school, or numerous other kinds of schools. Does that bunch of incompetence brand their Alma Mater as a fake? Hardly. Then why use that argument and thus vote yourself a pin head, when they are so common?

Of course there are a great many young people who select a particular school or course because they think it would be eminently nice and proper, or because some friend has taken the course or because it seems to offer a quick road to fame and fortune. The thought of hard study and work does not enter into their calculations and when they awake to the disagreeable fact that they must do a tremendous amount of mental Fletcherizing or quit, one is reminded of Lincoln's

story of the boat with the five foot boiler, with a seven foot whistle and whenever it whistled the boat stopped.

There is no other school that offers so much, or produces such quick, permanent and cumulative results for the money and time required as the business school.

A college education means four years of high school, some times from one to two years in a preparatory school and four years in a College, and the average age at graduation is around twenty two or twenty three years.

The cost of a college education could be roughly estimated as follows: Value of time and board during two extra years in high school, \$400; value of four years' time in college, \$800; expense of college course about \$2400, total \$3600. A technical course will cost about \$400 more and then one must begin at the bottom.

A liberal estimate of the cost of a business education would be as follows: Value of time for one year \$100. Cost of course, board and clothes \$400; total \$500.00, and then the business school graduate is ready to earn and learn all that the collegeman has gone through, and he has five or six years start. Is it any wonder that so many are taking the short route to success that the business school offers? It places the "earning while learning" proposition within the grasp of an infinitely greater number.

Every successful business school man can name numerous instances where pupils once in a position have so improved their time at night school or home study courses that their rise has been a little short of phenomenal.

Young man, young woman, any vantage point is within *your* reach if you but think so and work for it.



This bunch of happy Snowflakes are the children of Mr. and Mrs. E. D. Snow, Arkport, N. Y., being a suburb of Hornell, N. Y. If the faces were not so happy we would be inclined to call it a "Snow squall," but all seem to have successfully passed that period. The father is a many-sided man. When not engaged in his own school, he does considerable writing, and gives not a little of his time to public school business, being president of the Arkport board of education. Here's our best wishes to the jolly Snow lawn party shown above, and to their parents.—EDITOR,



STEPPING STONES TO SUCCESS

LUTHER B. D'ARMOND,

Associate Manager Specialists' Educational Bureau,

WEBSTER GROVES STATION, ST. LOUIS, MO.

STABILITY.

Stability is an essential qualification for any young man or woman who accepts a position.

Decide on a course and then stick to it. Be firm in purpose. The man who does not give up but has staying qualities is sought by every business man. No concern is willing to invest in young men and young women unless it is reasonably certain that these young people possess Stability. We frequently want to change positions because the other fellow's job looks better than ours. We get tired and think a change advisable. One of our writers expressed it, "Every ship is a romantic object except that which we sail in; embark, and the romance quits our vessel and hangs on every other sail in the horizon."

Ask for the experience of a successful business man and you will hear an interesting story. A young man came to a city several years ago. All of his belongings were in his knap-sack which he carried on a stick thrown across his shoulder. When he came he was in debt on account of the sickness of his family. He applied for a position in a hardware store to do such work as cleaning, sweeping, and arranging stock

for two dollars a week and board. He slept behind the counter. He saved every penny and learned early there were one hundred cents in a dollar. He made the dollar earn him six cents. He paid off his debt and finally started in business in a small way. Apparently he made a success from the start, but failure overtook him and he was compelled to close out at a great loss. He was not made of the stuff that admits failure and he made another attempt. He made a great success and today he is recognized as one of the leading citizens. He is public spirited and makes the world better every day he lives. Why did he succeed? Because he had determination, improved every opportunity, and had stability.

Parsons' Price List: 25 Cards 25c; 50 Tracing Exercises 25c; 50 Extended Movements 25c; 50 Drills in Drawing 25c; 3 Landscapes in colors, 25c; 3 Castles in colors 25c; 3 Designs in colors 25c; any three 50c.
Address, **Parsons, Keokuk, Iowa.**



Get your eye on America's largest Correspondence School of Short-hand, Typewriting, Bookkeeping, Telegraphy, Penmanship, etc.

TYLER COMMERCIAL COLLEGE, TYLER, TEXAS

Fill in and receive catalog.
State course wanted.

Name.....

Address.....

Young people must learn from such examples as these to stick to one thing. Many difficulties must be overcome. Man cannot reach the fullest development until he conquers difficulties. Consider it your greatest privilege to fight the battle because true development comes only through victory over adversity. Discouragement will meet you at every corner but discouragements help to make the man. Consider the oak; its roots would not strike deep under ground if it were not for the wind and storm.

All of us have an earnest desire to succeed and it is advisable for us to listen to others who have passed on before us. They are especially qualified to point out the qualifications for permanent success. One will call your attention to Determination, and point out the living examples around you. Another will call your attention to Improvement, and insist on your working persistently in order to master the position. Still another will call your attention to Stability and emphasize the fact that "keeping at it" is essential to success. Why not a good motto? DETERMINATION, IMPROVEMENT, STABILITY.

IF YOU Really want to become an expert penman, buy the **Madarasz Scrap Book**. The most skillful off-hand penmanship in the world—bar none. Nothing like it ever put between covers—all genuine pen-work. You are losing valuable time by working from second quality copies. Madarasz copies excel all others, because they are executed off-hand, are graceful, naturally made, and easily made. **For 35 years, Madarasz has been, and is today, the greatest off-hand penman in the world.** The price of the Madarasz Scrapbook is \$4.00 cash, or \$20 cash, and six monthly payments of \$5 each on reliable parties. Get wise, get busy.

L. MADARASZ,

908 Market St., San Francisco, Cal.

CHOOSING HIS NAME.

Arthur G. Skeels.

John Henry Brown received his patronymic because his patronymic ancestors who lived at the time of the third crusade had brown hair—or was it because his shield was brown? Anyway, his companions called him Brown, and there has been an unbroken succession of Browns from him to John Henry.

John Henry, the baptismal cognomen, was chosen by Mr. and Mrs. Brown because of their fathers' names had been John and Henry respectively.

Of course our friend was named entirely without his knowledge and long before he had any wishes as to his name. Nor did he have any control over the matter when the pupils in the first grade called him Johnny, or a little later when the boys called him Brownie. He answered to these names as a matter of course. But when in High School his companions sought to fasten upon him the un-enphonic but expressive appellation "skinny," he objected so vigorously that they gave it up and compromised on "Lank." This was the first time he ever consciously influenced the selection of his name.

The first opportunity to really choose his name came when he was in the Business Practice Department of the Business College. To be sure his choice was limited. He had no wish to change the name Brown, even if he could have done so; but there still re-

mained four possible ways of writing his name. Should he subscribe himself

John Henry Brown
John H. Brown
J. Henry Brown, or
J. H. Brown?

He considered this question quite a while. He hesitated some time over the third form. He knew that A. C. Doyle would hardly be recognized as our old friend, A. Conan Doyle. Moreover, this method of "parting the name in the middle" has a distinguished sound. F. H. Smith does not sound or look impressive, and Frances H. Smith is scarcely more so; while F. Hopkinson Smith brings at once to our minds the beautiful pictures and delightful books of this great American.

But our friend Brown was known to all his friends as John, so he decided to write his name John H. Brown. This was more complete, and a better identification than J. H. Brown, and yet was short enough to be written quickly.

Just as he was about to decide, he read that Theodore Roosevelt, when he became president, at first signed his name in full; but after a few months he wrote only the first initial, as the number of papers requiring his signature was so great that considerable time was saved by the abbreviation. This almost decided the question with Brown in favor of J. H.; but he finally concluded that he would not shorten the name until he became president, or arose to some other position where his signature was required very frequently. Until that time his name is John H. Brown, whenever and wherever he may write it.



ORNAMENTAL PENMANSHIP BY A. M. WONNELL, Cincinnati, O., Woodward High School.

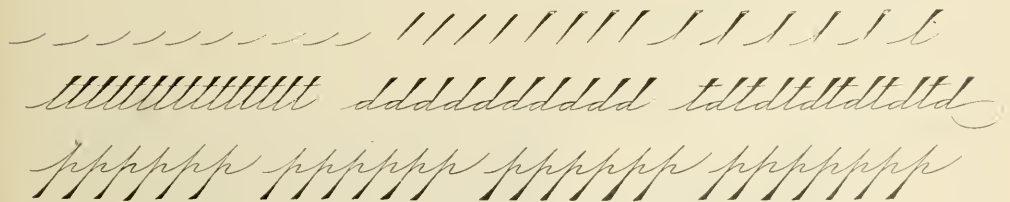
Lesson No. 3.

Here we are again with plenty of work to keep you busy another month if you are a winner.

Nearly the whole story with these capitals is, *big, true, horizontal ellipses*. Try to get true shades, that is, shades that are free from bumps and flat places and that taper uniformly from the center. Bulk of shade in F, G and H should be near base line. Finishing flourish in F, G and H, should be parallel with shade. See how much parallelism you can put into your G's. Little loop of E points downward. Are the caps to your F's graceful or disgraceful? Make second part of H upward.

Study closely the dissected "t"; it is self-explanatory. Here again use arm movement. The shade for "t" and "d" is the decreasing and for "p", the increasing. Retouch as shown in copy but be careful to do a smooth job of it and not overdo it. Here quality counts much more than quantity. Make "t" and "d" about three times as high as "i", and make shade of "p" just the opposite of that of "t" and "d".

Here is a sentence for practice. Notice especially the uniform slant of the "t's" and "p's". Watch spacing between words and that beginning and finishing strokes are parallel.



An artist's pen cuts capers across the paper.



B. H. Treybig, the subject of this sketch, was born on a farm in Fayette Co., Texas, Aug. 30, 1886. He attended school in winter and worked on his father's farm in summer, until the age of 18 when he went to West Texas and worked on farm and ranch until he had saved enough to take a course in the Tyler, Texas, Commercial College. After completing the course in 1907, he was selected as one of the teachers, which position he held until 1909, with the exception of seven months spent in Civil Service work. At the last named date he entered the Zanerian College and graduated in December of the same year, since which time he has been re-employed by the Byrnes Schools as penman and commercial teacher.

Mr. Treybig has developed into a penman of much more than average ability, and has not yet reached the limit of his capacity.

Personally he is a dignified, well-balanced, industrious, persevering young man—a credit to the institutions he attended, as well as to the profession he has chosen.



THE ACME Of beautiful penmanship are the original compositions on Lincoln, Grant, Washington, Shakespeare, Roosevelt, Robespierre, Schopenhauer, Buonaparte, Christianity, de Maupassant, etc., etc. **Framing Specimens**, \$2.50 each, 3 for \$7. Fit for any man's world—**educational, inspiring, fascinating.**

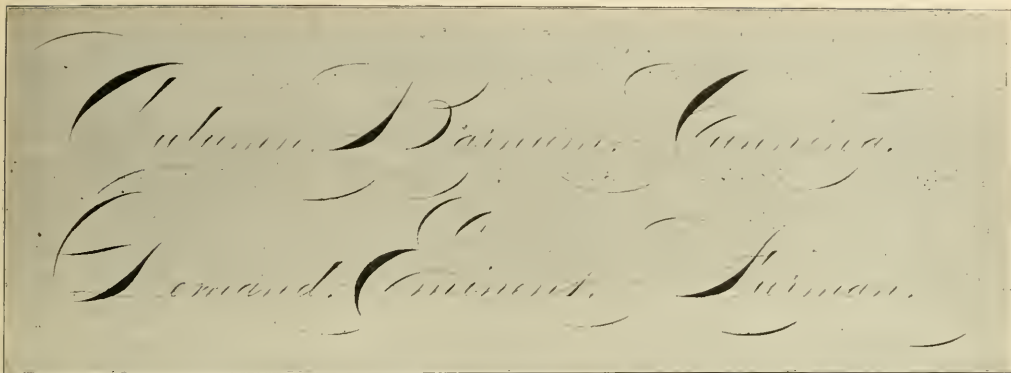
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Dutton English
Future Greatest Isthmus United
January Kistner
Latitude Multitude Neptune Oregon
Plaintiff Quarter Runyan
Surgeon United Venturia
Winnipeg
Xantippe Youth Zanith



From the pen of the master, A. D. Taylor. When it comes to accurate, graceful, free-hand penmanship, Mr. Taylor was in a class all by himself. As yet, no one has equalled, much less excelled, him. Young aspirants for chirographic honors will do well to study and practice from the above.

Mr. F. A. Keefover, with whom a large number of our readers are intimately acquainted, director of the Commercial High School of Santa Ana, Calif., reports that the school opened this year with an enrollment more than double the total enrollment of last year. But there is nothing unusual about this increase when we consider the fact that the school is superbly organized with modern equipment, etc., and a teaching corps that is right up to the minute in preparation, ambition and determination to excel. The definite purpose of the school is to prepare young people for holding good business positions upon completing the two-year course, and to prepare others for still more responsible positions who remain the two additional years

to pursue the advanced work, as they offer both two and four year courses.

The entire building is furnished throughout in modern style, twenty one late model typewriters, office fixtures, glass partitions, private offices, etc.

The City superintendent, Mr. J. A. Cranston, is a progressive educator, and is heartily in favor of a commercial course that really does prepare people for business life. Through his untiring efforts the general work of the schools has been built up until they now rank among the best in California.

Mr. V. Hughes, who has charge of the commercial department, formerly taught in the Heald Schools, having first secured his education in the Chillicothe, Mo., Normal School.

Miss Gertrude Thomas, in charge of the English and typewriting, last year had charge of the commercial work in the Centerville, S. Dak., high school. Mr. Keefover directs the work in general and the shorthand in particular.

With the large and enthusiastic class of students enrolled, and with the experienced faculty in charge, under the direction of the progressive and practical Superintendent and School board, the quality of the work turned out must necessarily average with the best.

Remember, this is not old Santa Ana of Mexico, with which our historians were familiar, but the new Santa Ana of California. Practical education has made great strides, quite in keeping with the advance in other things during the past three quarters of a century.

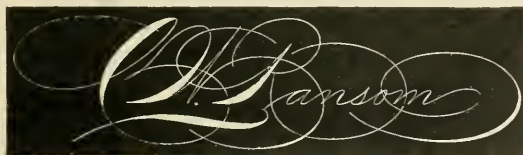
The Success of its Penmanship System Determines the Success of a Business College

You can't get around it. The other courses you teach may be par-excellent and your methods of instruction the very best, but if the System of Penmanship is weak or defective, you are carrying too heavy a handicap to get to the top of the ladder. You have got to get right on the penmanship system first and you can do that by adopting

The Ransomerian System of Penmanship

the most successful of them all.

We have just issued from the press, a *Penmanship Text Book of the Famous Ransomerian System* which has been especially designed for *Business Colleges, High Schools* and similar institutions. This book covers practically every phase of *Rapid Business Writing*. It is by far the most comprehensive, complete and practical book ever offered the teacher of penmanship in his work and we want to put a copy of it in every live business college and commercial department of *High Schools* with the view of its adoption. Many *Business Colleges* and *High Schools* have already adopted it. Full particulars, special prices to schools, etc., will be sent upon request. Address,



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Publishing Co.***

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Kansas City, Mo.



CLUB CHAT

Mr. E. J. Gibb, teacher of Commercial branches in The New Trier Township High School, Kenilworth, Illinois, recently sent us thirty additional subscriptions for THE BUSINESS EDUCATOR. Mr. Gibb uses both the BUSINESS EDUCATOR and Complete Students' Manual in his penmanship classes, and reports that he is well pleased with both and of course he is securing superior results.

The School of Commerce, Harrisburg, Pa., came to hand early in the season with a list of thirty subscriptions. This is a good sized number to start with, indicating a well attended school for September. The school is not only well attended but it is one of the best so far as character of instruction is concerned, being thorough and practical.

Among the clubs received early in the school year was one of good size from Mr. O. M. Stiffney, of the Elkhart, Indiana Business College, who is a faithful supporter of THE BUSINESS EDUCATOR.

One of our heaviest clubbers is Mr. J. P. Simon, of the New Era Business College, Superior, Wis. Mr. Simon has again just favored us with a list of thirty-four subscriptions, and undoubtedly before many months will add many more to his list. Of course, we have every reason to believe that THE BUSINESS EDUCATOR is helping in the penmanship work in the New Era Business College. Were this not the case, evidently such large lists of subscriptions would not be received from year to year. Our thanks are due Mr. Simon for the good work he is doing.

Mr. L. C. Kline, of Heald's Business College, Stockton, Calif., recently wrote us a letter containing several expressions of appreciation for THE BUSINESS EDUCATOR, among which was the following: "THE BUSINESS EDUCATOR, we thoroughly deserve a very large subscription list from every school of merit." Mr. Kline acts on his own suggestion by sending us a good list of subscriptions and promising more very soon.

Miss Julia Bender is supervisor of writing in the Greensburg, Ind., public schools. It does not take her long to arouse interest in penmanship, if we may judge from the list of subscriptions received soon after the opening of the fall term. Miss Bender cannot only write a good hand, but can teach others how to write, and is securing excellent results in the Greensburg schools.

One of the largest clubs received during September was from Mr. D. H. Fischer and Mr. G. W. Kopp, of the Blinn Memorial College, Brenham, Texas, who sent us a list of 76 subscriptions. The two gentlemen named both teach penmanship and succeed in arousing a great deal of enthusiasm and secure results.

Another list of 14 subscriptions was mailed Sept. 29, but did not reach us until October. This is a total of 90 subscriptions secured by the gentleman named above during September—surely a good record.

Chas. A. Townsend, of the Idaho Industrial Institute, Weiser, Idaho, recently sent us a fine list of subscriptions. This school, like most educational institutions in the West, places much stress upon penmanship, and arouses a good deal of interest on the part of its students.

A list of 17 subscriptions has recently been received from Miss M. Eleanor Peterson of the LeMars, Iowa, High School. Miss Peterson states that they have only twenty minutes a day for penmanship, but is trying to work up some enthusiasm, and is trusting to THE BUSINESS EDUCATOR to help. We feel sure that it will.

J. E. Arnold, Newton, Ill., recently favored us with a club of subscriptions for THE BUSINESS EDUCATOR. In the letter he mentions the fact that he has been county superintendent of schools in this county for twenty-eight years, and has been nominated for another term. We congratulate both Mr. Arnold and the people of his county on this good record of long and faithful service.

A. A. Kuhl, the wide awake penman and commercial teacher in the Georgia Normal College and Business Institute, Douglas, Ga., reports that he now has two penmanship classes with an enrollment of over two hundred pupils. He states that their institution is enjoying the largest attendance they have ever had. The school has been growing a little larger each year, but this year it has been an unusual increase. We are well acquainted with Mr. Kuhl, and know that the success of this institution is well merited. We thank Mr. Kuhl for a handsome list of thirty-six subscriptions just received.

The Winona Business College, formerly the Humphreys and Nettleton Business College, of Winona, Minn., sends us a large list of subscriptions. This school is going forward under the same management as before and seems to be keeping up its record for large attendance and good work.

A second list of subscriptions was recently received from the Wilkesbarre, Pa., Business College, Victor Lee Dodson, principal and Ashton E. Smith, penman. There is surely "something doing" in business education in Wilkesbarre since these men are at the helm.

The Tri-State Business University, Toledo, Ohio, sends us a good list of subscriptions this year, as they have done for several years past.

Mary L. Champion, the teacher of penmanship in the Capital City Commercial College, Des Moines, Iowa, was not long in arousing interest in penmanship among her students, as a good club was received soon after the opening of the fall term. Miss Mary comes pretty near being a champion penman and the four C's displays foresight in retaining her services.

Mr. C. L. Krantz, of the Angustana College, Rock Island, Ill., sends us a good list of subscriptions early in the year, as he usually does.

E. A. Bailey, of the Douglas Business College, Conellsville, Pa., recently wrote us as follows: "I am always glad to boost THE BUSINESS EDUCATOR because I believe it to be a valuable journal." Mr. Bailey practices what he preaches in this regard, as a good list of subscriptions was enclosed with his letter.

The Actual Business College, Akron, Ohio, J. J. Theobald Secretary, sent us recently a good list of subscriptions to THE BUSINESS EDUCATOR.

Mr. Edgar B. Ray, of the Central State Normal School, Lock Haven, Pa., recently favored us with a list of twenty four subscriptions, bespeaking splendid interest in the subject of penmanship in that progressive normal.

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First-class letterer—experienced.

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MENTION THIS PAPER AND GET A BEAUTIFUL SOUVENIR OF MAMMOTH CAVE

SPECIMENS

Specimens have been received from Union College, Eau Claire, Wis., which are very good. The students use a good, free arm movement, and secure strong, bold business-like letters.

The pupils in the San Diego, Calif., High School are taking a good deal of interest in penmanship under the instruction of Mr. J. M. Holmes. We recently received a good list of subscriptions from him and the promise of others later. Enclosed with his letter were some cards written in the ornamental style which show much skill with the pen.

C. E. Brumaghin, of the Gloversville, N. Y., Business College, recently wrote us a letter in a very excellent business style, giving the names of a good list of subscribers to THE BUSINESS EDUCATOR. Mr. Brumaghin reports a class of earnest young people taking penmanship, and we feel sure they will make good progress under his instruction.

Mr. T. W. Emblem, of the Elmira, N. Y., Business Institute, sent us a list of twenty-two subscriptions on October 1. Mr. E. is a fine penman and a practical teacher as well.

For Sale! A school with a splendid location in an Ohio town of about 14,000 inhabitants. Expenses very low. A \$5,000 business since September, nearly two-thirds of this being cash. Property will invoice about \$1,000. The best chance in Ohio for any one who desires to engage in school business. Address, "Opportunity," Care of Business Educator, Columbus, Ohio.



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Instructions.

Breathe regularly.

Study as much as you practice.

Sit up; don't slouch.

Know what you want to execute.

Keep your pen clean.

Watch your slant carefully.

Master one thing at a time.

Use only the best materials.

Madrasz



then worth following. At least we think so.

The articles which we have labeled "Inspiration and Information" will probably start in the December number. The portrait herewith shows what the author looks like, but his articles will show you what he thinks like. Here are some of the titles to the talks:

- "A Young Man's Best Assets,"
- "The Power of Secretiveness,"
- "Associates and Their Influence,"
- "The Value of Appearance,"
- "Madness of the Money-World Today."
- "The Cost of Experience."

We have on hand by a new writer in our field of literature a series of short articles specially written for young people preparing for commercial life which we feel sure will prove helpful and inspiring to all who are ambitious to succeed.

The author, Mr. Thos. E. Cupper, Inc. Acct., of the American Short-hand and Business College, Durham, N. C., is worth listening to and therefore worth looking forward to and

BLANK CARDS BY MAIL

100-3 ply Special Wedding 25c. 100 colored, assorted, 25c. 100 Scroll Cards, assorted, 30c. 109 New Comic Cards, (12 styles), 30c. My New Manual is now ready and it will be sent to Card Writers, with an order for any of the above cards. The book is a gem, in the art of money making by writing cards, Address all letters

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A. W. DAKIN, Syracuse, N. Y.

SUCCESSLETS IN BOOK FORM

These articles, which have been appearing in THE BUSINESS EDUCATOR for the past two years, were written with the hope that they might wake up young people to a realization of their own value and opportunities. Some of the prominent educators say they are worth their weight in gold. That is pretty strong talk, but if you haven't read them, send me a quarter and judge for yourself. To each one who gets his order to me within ten days after the publishing of the November EDUCATOR, I will include a copy of "Heart to Heart Talks with the Office Assistant," which contains a hundred and fifty dollars' worth of advice to any young man or young woman who expects to enter a business office. The safe way is to lay this magazine down and write me, enclosing 25c.

E. D. SNOW, 78 Main St., HORNELL, N. Y.

Be A Grafist—Learn To Write

GRAFONI

The New Phonography—The World Shorthand

GRAFONI is a new phonetic shorthand adapted to general use. Grafoni is not a system of stenography—no arbitrary abbreviations are employed—no sounds are omitted. Every word is written in full—every sound is accurately recorded in Grafoni, and the writing is complete and permanently legible. A system of stenography, such as the Pitman or Gregg, is of no use to anyone except expert stenographers, being illegible, unreliable and cumbered with technical difficulties and confusing complexities! Grafoni is a simple scientific shorthand for everybody!

Grafoni can be written in full, accurately recording every sound in every word, at a speed of from seventy-five to one hundred words a minute, which is three or four times as rapid as the present methods of shorthand. No silent or superfluous letters are written in Grafoni and only about one simple stroke is required to record a sound, whereas in longhand, an average of from four to five pen-strokes are required to write each letter.

Grafoni is designed for complete and perfect writing at all times, and when written in full from the alphabet accurately recording every sound in every word, can be written faster than any system of stenography complying with the same conditions! There are no disjointed dots or dashes—no perplexing positions—no shading—no awkward letters in Grafoni.

The word "Grafoni" is derived from the Greek roots *grapho* (write) and *phone* (sound) and it means "Write Sound." The basic principle of Grafoni is writing by sound. In Grafoni, the written word is a perfect picture of the spoken word!

Grafoni is designed to teach the science of English speech-sounds to all who speak the language; to teach children to read and pronounce correctly by rendering written and spoken words in Grafoni; to record and present the standard pronunciation of English words in text books and dictionaries, and ultimately to supersede the present cumbersome longhand and the Roman alphabet in all their spheres of utility!

Grafoni was invented in 1907 by Iven Hilfol, who also first discovered the exact number and nature of the elementary sounds in the English Language. The Grafoni Alphabet is based on the only correct phonetic analysis of the English Language ever presented to the world. Grafoni is the only shorthand fitted for and worthy of universal adoption!

The efficiency of Grafoni lies almost wholly in the scientific Alphabet—the Grafoni Alphabet is ideally perfect in its balanced symmetry and harmonious completeness—the Grafoni Alphabet is a wonderful, beautiful thing—a poem in form!

The form and arrangement of the letters in the Grafoni Alphabet correspond to and indicate the nature and relation of the elementary speech-sounds in the English Language. The English Language, considered phonetically, is a fully developed language—the eight great primary phonemes found in every language, have been evolved into the eight complete groups of speech-sounds exhibited in the Grafoni Alphabet.

There are only nine elementary vowel sounds in English and there are only thirty sounds altogether—there are only thirty simple, facile letters in the (Grafoni Alphabet) arranged in the right order and in the right form in the Grafoni Alphabet.

A full exposition of Grafoni and complete course of lessons is given in the Grafoni Instructor. The Instructor is 8 1/2 inches in size, and contains forty-eight pages printed on thin 100 pound Substantive paper.

The Grafoni Instructor contains complete rules for writing and joining letters, vowel and consonant combinations, non-reducing vowels, common words and syllables, simplified figures, principles of pronunciation, punctuation, Grafoni types, exercises, etc., etc.

Grafoni will teach you how to write words in one-third of the time, with one-third of the effort, and in one-half the space required by the Roman Alphabet. It will give you a better knowledge of words and their pronunciation, and will improve your pronunciation, making it more precise and elegant.

The **GRAFONI INSTRUCTOR** is published in two plain cloth stamped in gold, price 50 cents; purple paper stamped in gold, price 75 cents. Address all orders to:

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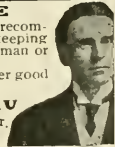
WE HOLD THEIR CONFIDENCE

A proprietor wires:—"Send man commercial teacher at once, your recommendation sufficient." Another:—"Want man and woman for bookkeeping and shorthand, depending on you." Still another:—"Wire me a man or woman for shorthand. Will accept your selection."

We were ready and our people were selected. We need you for other good positions. Write now, stating when you will be available.

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WE TRAIN YOU FOR COMMERCIAL TEACHING.

The opening of our full term, September 6th, brought us prospective commercial teachers for September, 1911, who will require instruction in the entire group of the commercial texts. These students will be fully prepared for our summer normal training work next July.

Others who have partially completed the subject matter of the commercial branches will enter during the winter term. Others still will commence in the spring or early summer. Write and tell us what ground you have already covered and we will give you an estimate of the probable time you will require for effective preparation for commercial teaching.

As usual, our calls for teachers for the new school year outnumbered the available candidates three or four times over. Let us prepare you and place you. Our special courses insure your promotion. Our bulletin mailed free.

ROCHESTER BUSINESS INSTITUTE, Rochester, N. Y.

Some High Schools We Have Served

Here are a few of many high schools that selected our candidates during the past season: Grand Forks, N. D.; North Central, Spokane; Malden, Mass.; Cheyenne, Wyo.; Allegheny, Pa.; Westfield, N. J.; St. Joseph, Mo.; Central, Minneapolis; La Junta, Colo.; Lewistown, Mont.; McKinley, Honolulu; Commercial High, Columbus, Ohio; North Division, Milwaukee; Niagara Falls, N. Y.

If you want to let us help you better your position next year, you cannot let us know too early. Registration free.

The National Commercial Teachers' Agency

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 Specimens criticised by Mr.
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 in full is enclosed.

OLD ENGLISH

LESSON 3

This alphabet was first written with the Soenen pen and then the edges of the vertical strokes straightened and retouched. In other words, this is not a pencilled Old English alphabet. In many respects this alphabet is made to resemble the pencilled Old English, and this effect is produced by careful retouching.

For practice work rule pencil guide lines one-half inch apart, and let the minimum or small letters occupy about two-thirds of an inch of this space.

In placing the pen strokes it is well to keep inside the lines although some use the method of placing the first stroke in small letters on top of guide line.

A large part of the practice period should be spent in this way: Repeat each letter taking them in alphabetical order for six to ten times, or at least until some decided improvement is made.

After you have brought all the letters up to a certain standard then, and only then will it be advisable to attempt the complete alphabet as presented in the accompanying plate.

The great study in this alphabet is the proper placing of the strokes or parts of the letters so that they will bear the correct relationship to one another.

There are many styles in the Old English Alphabet. Study them all and select the ones suited to the work at hand. And at the last you will find Old English dignified and invaluable to successful modern engrossing.

Use a No. 303 Gillott pen for retouching.

Vertical pencil guide lines may be used, and for straightening edges of vertical strokes use a common ruler on an amber triangle, with ruling pen. The double spur may be used with good effect.

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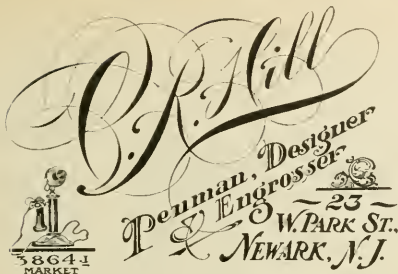
A B C D E F G H I J K L M
 N O P Q R S T U V W X Y Z
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ANNOUNCEMENT

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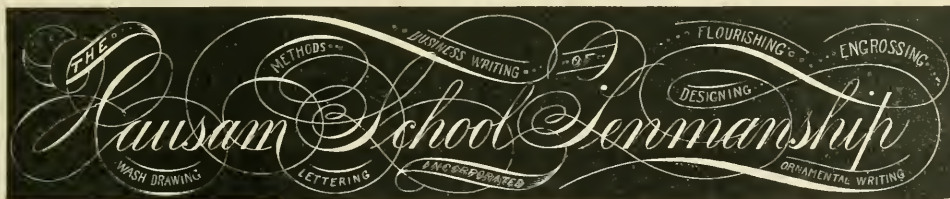
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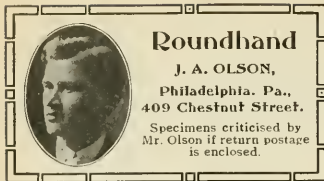
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LESSON NO. 3.

The exercise on the first line of this lesson is two spaces high, and should be mastered before attempting work upon the letters themselves. You will no doubt find it rather difficult to keep the down strokes of equal height and parallel with each other, which is due to the length of the stroke and the restricted movement. This difficulty is soon overcome if you adjust your arm and motion right. First try the full length of the stroke with the pen off of the paper to see if you are in the right position. Remember that Roundhand is not written in a hurry, and not in a quick jerky way. It takes a long time of constant motion and practice to be a master of it. By placing a ruler on the upper half of the exercise, the lower part resembles a line of *n*'s. See if yours does, if not remedy it.

The letter *t* is an exact repetition of the exercise with the crossing added. The crossing is made about one-third of a space from the top.

The letter *d* is of the same construction as *a*, except that the second shaded stroke is extended one space higher.

The letter *p* is three spaces long being one and two-third spaces above the base line, and one and one-third spaces below. The second shaded stroke of *p* is the same as the last stroke in *n*.

The letter *h* is two and one-half spaces high; the second shaded stroke is the same as that in the letter *p*.

The first part of the *k* is the same as in the *h*, but the second part is different. The connective stroke, which is made upward gracefully curved

and finished with a dot, extends one space to the right; the shaded stroke joining the connective stroke is formed the same way as that in *h*, but is nearly vertical, and only two-thirds of a space high.

The letter *I* is the same as the exercise on the first line only one-half space higher.

The letter *b* is the same as letter *l* with the exception of the finishing stroke, which is the same as the finish of *π*.

Watch out for spacing, slant, penlifts and connections. When making the connective stroke, start as near the shade as you can without dragging ink from the same, as this blurs the shade and causes a rough hair line. Retouch all strokes that are finished square, as soon as written. Let this become a habit. See how nearly you can imitate the copy.



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the funeral in a body
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be spread upon the minutes
and published in the daily
newspapers.

COMMITTEE,

E. J. Lynett, J. S. Durlant,
Scranton Pa. June 15, 1907

184/108/07



Herewith is shown a nice specimen of decorative pen drawing. The style of decoration is of the "flourishy" order, and, like penmanship, the strokes must be graceful and thoughtfully arranged. Use muscular or whole arm movement in penciling the most important strokes, giving especial attention to the form and finish of the different parts.

The student should memorize two or three schools or styles of ornament which he can use on short notice and thus save considerable time looking for "ideas." Outline strokes of the ornament with a coarse pen. In treating the color values a Gillott No. 170 pen will fill the bill. A number four Soennecken pen was used for a part of the background on lower part of panel, graduated off with a No. 170 pen towards the top.



C. A. Cowee, Prin. of the Wausau, Wis., Business College, recently sent us a list of fifty-two subscriptions to *THE BUSINESS EDUCATOR*. This certainly indicates that this big college is starting in well this year. Mr. Cowee is a very regular supporter of *THE BUSINESS EDUCATOR*, and secures good results in his penmanship. We should not be surprised to mark a specimen from each subscriber in this list O. K. for a *BUSINESS EDUCATOR* certificate before the close of the school year.

A list of eighteen subscriptions is received from Brother Silvén, De La Salle Institute, Toronto, Ontario, Canada.

From Mr. T. A. Hopper, Ishpeming, Mich., who writes a splendid hand, we recently received a list of twenty-one subscriptions. Mr. Hopper has charge of the commercial work in the high school and is a young man much above the average, whose influence will make for good in his newly chosen locality.

Mr. L. M. Arbaugh of the Drake Business College, Passaic, New Jersey, recently favored us with a list of twenty-four subscriptions. Mr. Arbaugh writes a strong business hand, and is a fine fellow. This big school has done well to secure his services.

John I. Rice has entered upon his fourth years' work with the Lexington, Neb., Business College, of which Mr. J. H. Hale is president. An increase in salary, the congenial western spirit and the earnest appreciation of his services on the part of the faculty and students, make this a most pleasant location, states Mr. Rice. Mr. Rice has been a clubber of our journal for a number of years past.

A. A. Erblang, of the department of commerce of the Academy of Idaho, Pocatello, Idaho, recently favored us with a list of seventy subscriptions to *THE BUSINESS EDUCATOR* and states that other subscriptions will follow soon. This school opened this year with the attendance of fifty more than last year. All departments of the school are crowded.

A list of thirty-eight subscriptions is hereby acknowledged from Mr. C. C. Jones principal of the commercial department of the Dunkirk, N. Y., High School. This clearly indicates that Mr. Jones is a success in teaching penmanship as well as a success in teaching the commercial branches. His articles in *THE BUSINESS EDUCATOR* on "Accountancy" are proving to be quite as timely, interesting and helpful this year as last, which means a good deal.

Mr. C. A. Zarker, of the Pennsylvania Business and Shorthand College, Lancaster, Pa., began early in the school year to send us subscriptions to *THE BUSINESS EDUCATOR*. Mr. Zarker writes a strong business hand, and secures good results in his penmanship classes. The fact that he secures many subscriptions to *THE BUSINESS EDUCATOR* is perhaps partly the cause and partly the effect of his success in teaching penmanship.

Mr. Chas. I. Smith, of the Gem City Business College, Quincy, Ill., recently favored us with a good list of subscriptions. The Gem City secures excellent results in penmanship, as well as in other studies, and finds *THE BUSINESS EDUCATOR* a great help in this work.

O. C. Dorney, President of the American Commercial School, Allentown, Pa., begins early in the year to send us subscriptions to *THE BUSINESS EDUCATOR*. We have recently received another good list from him.

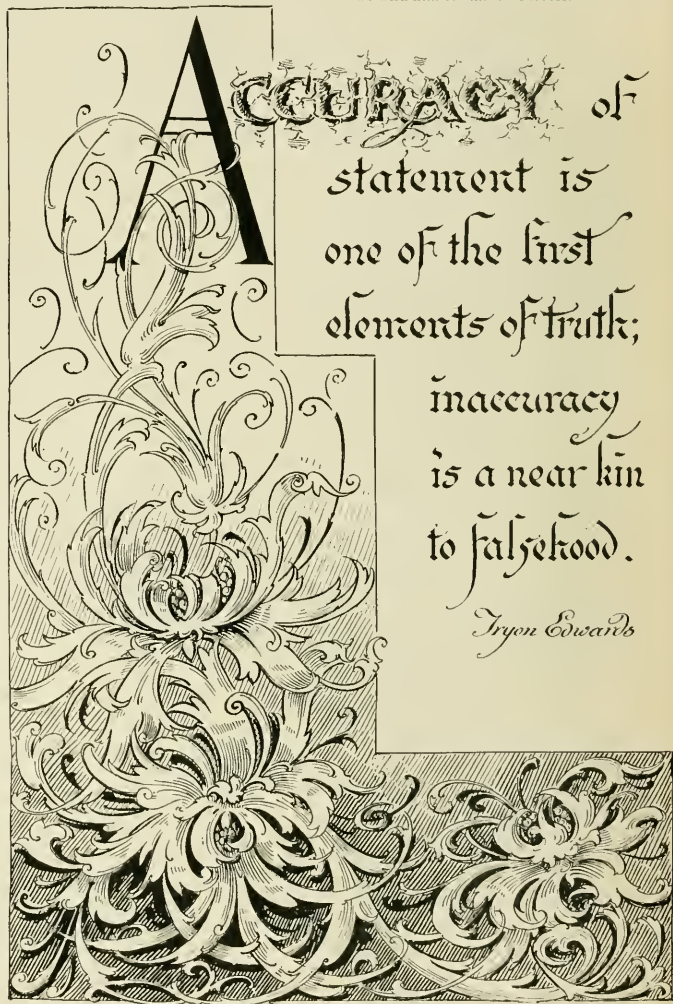
There is a good deal of interest in penmanship in the Chillicothe, Mo., Normal School. Mr. J. D. Rice, principal of the pen art department, writes an excellent hand himself, and knows how to get others interested in the subject.

An example of his methods and of the interest resulting is found in the list of sixty subscriptions to *THE BUSINESS EDUCATOR* recently received.

Mr. J. E. Bowman, the skillful penman, and secretary of the Canton, Ohio, recently favored us with a good list of subscriptions.

Mr. Frank Krupp, of the Southern Minnesota Normal College, Austin, Minn., greets us with a list of subscriptions containing twenty-four names, and with a promise of more to follow. Mr. Krupp is steadily improving in his business writing as shown by the strong, dashy hand in which his letter is written.

Mr. B. H. Treybig of the Tyler, Texas, Commercial College, has again clubbed *THE BUSINESS EDUCATOR*. Mr. Treybig is certainly creating interest along penmanship lines and we wish him continued success.





BOOK REVIEWS

"World Corporation" by King C. Gillette, published by World Corporation, No. 6 Beacon St., Boston, Mass., price \$1, is a substantially and artistically bound volume, 6x9 inches, 240 pages, large type and good paper. The book is something out of the ordinary. Upon first glancing at the volume we were not sure whether it was an advertisement, a huge swindle, or a book with a mission. After carefully reading it we have concluded that it is a combination of the first and last. It is a book with a big idea—with a world idea if you please. Its aim is to incorporate all of the people and all of the wealth of the world into one corporation. The author

believes in corporations, and he believes further that it should be administered in the interests of all instead of the few, and to that end he has promoted the "World Corporation" and now seeks to enlist enough people and dollars into it to start the kind of a corporate trust that will eventually include or swallow up all trusts and thereby own all wealth and direct all human endeavor. The plan is eventually to make each citizen a member or stock holder in the corporation and thus to lead to co-operation in fact and not merely in theory. First Part consists of the Prospectus of the Corporation, Charter, Articles of Incorporation, By-laws, etc., etc. Second part develops a new idea along the line of labor-entitling it "The Automatic Labor System." Third part goes into the details of profit and waste and the reconstruction of society upon an economical and efficient basis. Part four deals with the results of such a system of co-operative endeavor on a world-

wide scale. It would seem that if but a few trusts were to go into the scheme in the beginning, soon all would follow, so that in a short time nations as well as companies, trusts, etc., would want to join, thereby doing away with war, race antagonisms, etc. Time only will determine whether the book contains the germs for a new era, or whether, like Bellamy's "Looking Backward," it is to be considered either as a mere dream or a swindle. We predict both and neither. Anyway it's worth your dollar all right, or your editor is all wrong. It's a clear-cut exposition of a colossal idea and for that alone it is worth the money.

"The Show Card Writer" published by W. A. Thompson, Pontiac Mich., has been sold to the Brains Publishing Co., 310 Broadway, New York City. The new magazine will be known as the Show Card Writer and Window Dresser, price \$2.00 per year. Mr. Thompson will continue to contribute. We wish the new magazine increased prosperity in proportion to its enlarged scope and increased energy.

Syllabus For Teachers of Penmanship, is the title of an eighteen-page pamphlet containing instructions which accompanies a booklet of copies announced elsewhere in these columns, by J. E. Hutchinson, teacher of penmanship of the Denver, Colo., Public Schools. It contains detailed instructions for the teachers in the various grades, and will doubtless assist greatly in securing results.

PROGRAM NATIONAL PENMANSHIP TEACHERS' ASSOCIATION.

President—C. E. Doner, Beverly, Mass.
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Secretary—J. H. Bachtlenkircher, Lafayette, Ind.

Executive Committee—E. G. Miller, Omaha, Neb.; Alice E. Benbow, Schenectady, N. Y.; O. L. Rogers, Fort Wayne, Ind.

TUESDAY, DEC. 27, 8 P. M. RECEPTION

WEDNESDAY, DEC. 28, 9 A. M.

President's Address—C. E. Doner, Beverly, Mass.

Report of Secretary—J. H. Bachtlenkircher, Lafayette, Ind.

Report of Committees—New Business, etc.

"Problems of Penmanship in a Business College"—C. G. Freighbaum, Ypsilanti, Mich.

"The Teachers' Preparation for the Lesson"—Julia Bender, Greensburg, Ind.

"Ornamental Writing"—J. A. Snyder, Big Rapids, Mich.

"The Teacher and Supervisor"—F. F. Musher, Lakewood, Ohio.

FIVE MINUTE MESSAGES

C. W. Ransom, Kansas City, Mo.

C. P. Zaner, Columbus, Ohio.

Miss Anna S. Carpenter, Louisville, Ky.

J. W. Lampman, Omaha, Neb.

F. B. Courtney, Cedar Rapids, Iowa.

THURSDAY, DEC. 29, 9 A. M.

UNION MEETING WITH THE BUSINESS TEACHERS' SECTION.

The following teachers from the Penmanship Section will appear on program:

O. L. Rogers, Fort Wayne, Ind., "Time and Energy."

A. H. Steadman, Cincinnati, O., "Viewpoint of the Supervisor."

V. M. Rubert, Poughkeepsie, N. Y., "Scratches, Digs and Spatters."

FRIDAY, DEC. 30, 9 A. M.

Talk—A. N. Palmer, New York City.

"Health and Penmanship," V. E. Madray, Benton Harbor, Mich.

"Public School Writing Needs," Geo. A. Race, Bay City, Mich.

FIVE MINUTE TOPICS

C. A. Faust, Chicago, Ill.

S. E. Leslie, Poughkeepsie, N. Y.

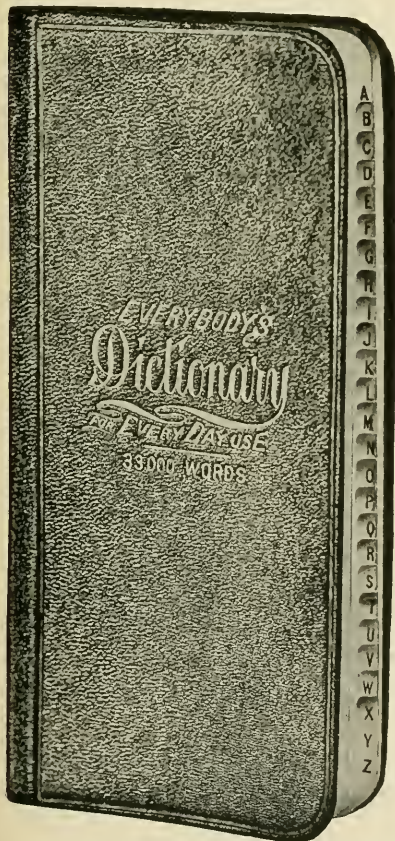
T. A. Hopper, Ishpeming, Mich.

E. A. Zartman, Omaha, Neb.

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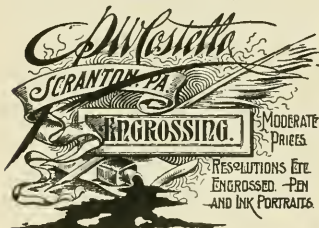
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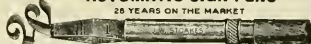
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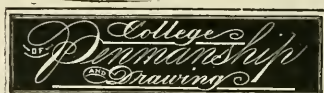
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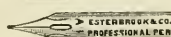
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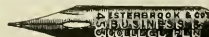
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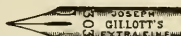
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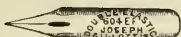
The Most Perfect of Pens



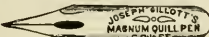
PRINCIPALITY PEN, No. 1



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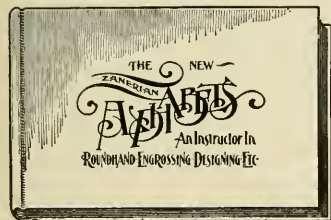
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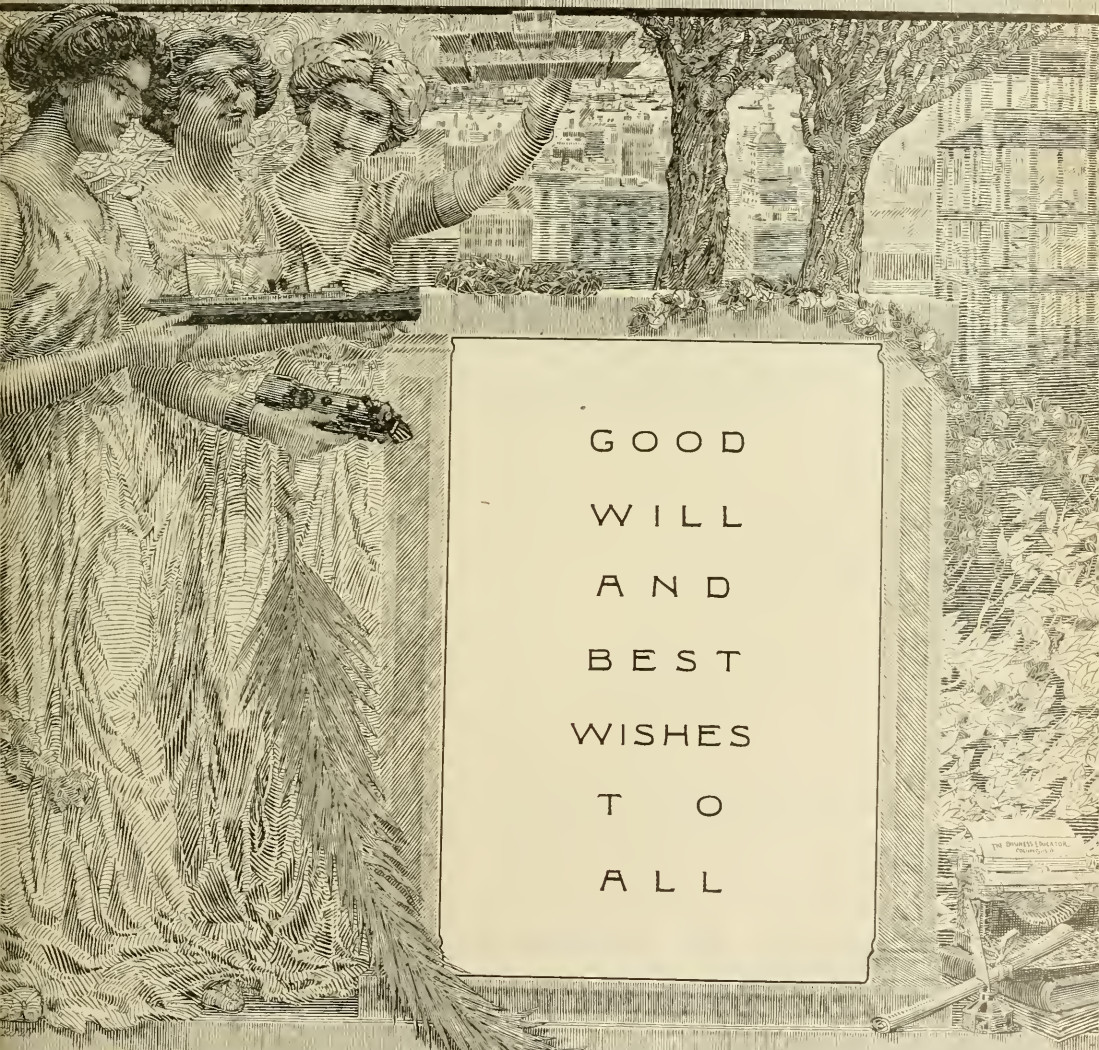
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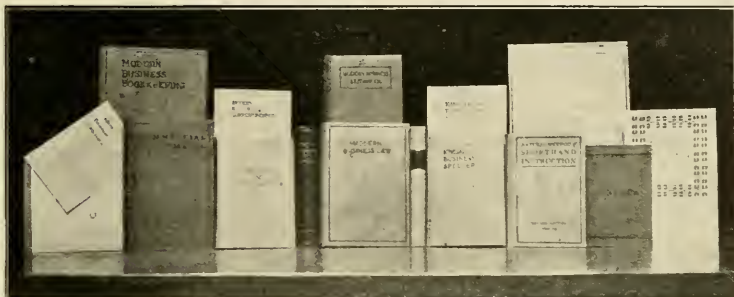
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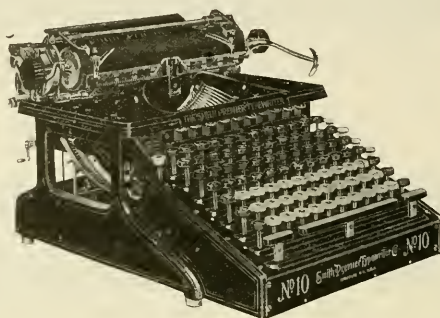
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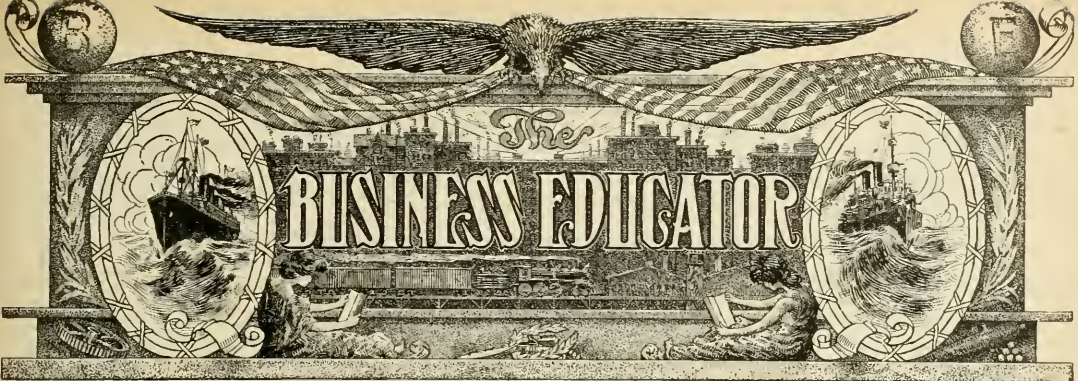
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VOLUME XVI

COLUMBUS, O., DECEMBER, 1910

NUMBER IV

THE BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, Editor
E. W. BLOSER, Business Manager

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You Never Can Tell

CHAS. T. CRAGIN.

Prin. Thompson's Business Institute, Holyoke, Mass.

A QUESTION OF HEREDITY

Continued from the November number and concluded in this.

A HARD WINTER.

If ever a lot of boys got a taste of the real thing those lads did that winter but it didn't hurt them any and one of the best of the lot was "Mac," and at Christmas he went home immensely proud with a sergeant's chevrons. I said as we shook hands at the train, "Remember your weak spot 'Mac,'" and he grinned happily and said, "You bet Prof!" No more "red eye" for me. I'll be a Luke before spring you'll see." I thought quite likely he would for promotions were given pretty freely.

Three weeks later the boys came back. All day on every train they straggled in, but no "Mac." Late at night there came a hesitating knock at my door and I opened it upon as forlorn a specimen of boy humanity as I ever saw. An old suit of hand-me-downs instead of the natty gray uniform, a face bloated and unshaven, with one eye in partial eclipse while the other burned red and bloodshot. Hair disheveled and unkempt and a look of utter despair was story enough. I pushed him down into a chair and said, "Now 'Mac' tell me all about it." It was a simple story. He had gone home full of good resolutions and had kept them, but came to Chicago a few days ahead of time to see a friend, and then a single drink had set the boy adrift from his moorings. A debauch followed until his money gone he had caught a freight train and reached me half dead and wholly wretched. "Where are your clothes boy?" I said. He fished a crumpled pawn ticket out of his hand-me-down pockets. It had 86 marked on it.

It was late and I took him quietly to a little hotel down in the village for I knew if the Colonel saw him it was all day with "Mac," gave him a bath and got him to bed, left word for some breakfast and took the first morning train for Chicago. The little Jew pawnbroker on Clark Street gave up his uniform, and that evening a little pale, but clean and well dressed, "Mac" reported at roll call, one of the last stragglers. As he went past me that night he said in a hoarse whisper, "Prof, if you want a good door mat any time, just send for me."

The winter passed quickly enough and at the opening of the spring term "Mac" got the shoulder straps of a Lieutenant to the general rejoicing of the school, and I felt that all was well.

DISASTER.

And then there came a bolt out of the blue sky. We decided to give a reception and ball on May Day night. Invitations were sent out to the parents of our cadets and to all the good looking girls in the town and vicinity. We had secured the Odd Fellows' Hall and it was gayly decorated with evergreens and flags and muskets, and all the military things we could think of. McDowell, now a lieutenant, was on the reception committee, and his father, very proud of his son's advancement, came out to attend the reception. The moment I saw the old man I felt a chill creep down my spine. It only required one glance at his thick jowls, his blood-shot eyes, his bulbous nose, his thick lips, his double chin to see a man who lived not wisely but too well. He asked permission of the Colonel for his son to dine with him at the village hotel, and of course he was refused.

The evening of the ball came on. It was a lovely night in early May. The moon at it's

full shone brightly over the silver waters of the lake in the distance. A string of Chinese lanterns lit up the verandas about the Odd Fellows' Hall, and scores of gaily dressed maidens gathered in the reception rooms, while the cadets, in full dress uniform were ready to give attendance to them on the floor. Parents were there from three or four hundred miles away. St. Louis, Kansas City, Omaha and Burlington, to say nothing of Chicago. It was, indeed, a gay night, and when Captain Loover led the grand march around the hall it was a pretty sight, but there was "a rift in the lute." The moment I saw MacDowell I knew something was wrong. His face was like fire, his eyes were bloodshot and contracted and there was a look of agony on the man's face that chilled my heart. Two hours later, we found him completely paralyzed with liquor in the dressing room of the cadets. The boy was insensible. He did not know that he was alive even, and we hustled him out of the back way, got him to a room in the hotel and called his father. There was nothing else to do. The old man admitted that he himself had had a bottle of wine on the table at dinner and had even urged the boy to drink. Then there were two or three more of our smart cadets who had each brought a flask along with them to the ball and that had ended MacDowell. The boy was a dipsomaniac. One taste of liquor was enough to set him off, and then he lost complete control of himself.

There was nothing else left for Colonel Davis to do but to expel MacDowell from the school. There were no hard feelings but MacDowell lost his chevrons, and was expelled from the Great Northern. He said to me the night he went away, "It is all my own fault, Prof. You did all you could for me, and so did the rest of them. I haven't got any kick coming. It was my own fault, but the old man ought to have known better than to give me that wine at dinner. I was alright till I got that."

UPS AND DOWNS OF LIFE.

The next I saw of MacDowell he was a salesman in a great wholesale grocery in Chicago. His father had secured him a position there, and to my joy the boy was making good. As I have said before he was a genial whole-souled fellow, and they sent him out to all the small groceries in Chicago and its vicinity. He said to me, "Prof., I am a hummer. I am making \$40 a week" and it was true. His salary was only \$10 but his commission from sales ran the amount up to \$40 or more. I didn't see him again for six months, and then I went into the hotel and asked for MacDowell. The manager said, "MacDowell is not with us any longer." "How is that?" I said. "Well," he said you know "Mac" has a weakness. It is a pity. He is a bright boy but he spoils it all, and we stood it just as long as we could. He has gone to the dogs completely. You will find him at the "Washington Home" on West Madison Street." I went over to the "Washington Home" on West Madison Street. It is a place where they take drunkards and reform them. The boy was there with a hundred old rounders and he was piteously glad to see me. Said he, "Prof. if I ever get out of here it is no more booze for me." Well he came out of there and the next I heard of him he was studying law in the Chicago General Hospital. He stayed there about six months and then it was the old story. Said the doctor in charge, "He is the nicest boy you ever saw and a born physician but he goes about so long and then it catches him and that is the end of it. You will find him down in the 'Washington Home.'" I went down there and it was the same old story. He said, "Prof. I couldn't stand it. I was just about so long and then it catches me and

that is the end of it. I cannot help it. I suppose I will die in the ditch just as these other fellows are dying. The old man is going there fast. My grandfather died that way and a lot of uncles, I guess it is in the family." I couldn't say much but I laughed at the idea and said, "Mac, there is no such thing as heredity. A man can fight out the sticks to it. You are too good a fellow to go down that way. Don't do it." "Well, he said, "Prof., if I ever get out of here I will never touch it again." He came out and the next I heard of him he was a reporter on the staff of the Chicago Herald.

A RADICAL CURE.

Then there came the big strike on the C. B. & Q. It was a hummer. Seven thousand miles of railroad tied up, not a wheel turning, not a car moving and the locomotives dead and silent over their pits, and twenty thousand men out of employment crying for more wages. The freight yards at Chicago were criss-crossed with cars. Anywhere within five miles of the city you could see a great line of freight cars. The officers of the road were stubborn. They said, "We will make no compromise." The workers were stubborn and they said, "We will make no compromise." Trains were held up in every direction, and all the wharf rats and thieves and thugs, the strong arm men, the murderers, cut throats of Chicago came out of their dens and dives and holes and went to the freight yards and plundered the cars. The chief of police mustered in a lot of extras, but the police didn't care much about it. Their sympathies were with the strikers and they said, "What do we care for the railroad companies?" Freight cars were broken open and looted by hundreds, and then somebody put a torch in one of them and there was a red glare in the blackness of the freight yards.

Then the mayor called out the militia and the sheriff of the county took charge, and the militia went out there with their guns and their bayonets, and the blue uniforms, and they broken open and looted by hundreds, and then somebody put a torch in one of them and there was a red glare in the blackness of the freight yards. Then the mayor called out the militia and the sheriff of the county took charge, and the militia went out there with their guns and their bayonets, and the blue uniforms, and they broken open and looted by hundreds, and then somebody put a torch in one of them and there was a red glare in the blackness of the freight yards. Then the mayor called out the militia and the sheriff of the county took charge, and the militia went out there with their guns and their bayonets, and the blue uniforms, and they broken open and looted by hundreds, and then somebody put a torch in one of them and there was a red glare in the blackness of the freight yards.

There was no gold lace on these regulars. They were strong-jawed looking fellows. They came out there where the merry mob was dancing around a mile of burning freight cars, and where the sparks were flying heavenward, and the officer lined up his men and said, "Present arms! ready! aim!" and the mob laughed at them and gave them a shower of sticks and stones and a few pistol shots. There were only two or three hundred of them, and they were fifty thousand in the howling mob of men and women and boys and girls around the freight yards, and then the Captain said, "Fire!" and there came a red flash in the darkness and you ought to have heard the sing of the bullets and the shrieks of agony and death yells from the mob, and they were scurrying right and left like rats flying into the holes to get out of the way, and there was a line of crumpled up dead and wounded lying in the way of the regulars who shoot to kill when they shoot, and among this line of crumpled flesh and clothing, was MacDowell, a reporter for the Chicago Herald picking up news among the strikers. He wasn't dead but a bullet had found its way into his head and he had a fractured skull, and they took him to the General Hospital, and it was a good long time before MacDowell hobbled out again and found his way down town.

A QUESTION OF HEREDITY.

It was ten years before I saw MacDowell again. I went East that spring and remained for several years. Then I came back West again and in

(Continued on page 16.)



Lessons in Practical Writing. No. 11.

C. E. DONER, Beverly, Mass.

Director of Penmanship in Four State Normal Schools of Mass.

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Liniment Liniment Liniment L

Lesson 151. Review Lessons 11 and 39 for a few minutes. Write this word at the rate of 12 a minute. Let the movement be light and free.

L L L L L L L L L L L

Lesson 152. This is a good business style of letter. It looks hard, but after a little practice will be found easy to make. Count 1, 2-3. Make the first stroke quickly, stop the pen at the top, then finish the letter with a light, quick movement. Study dotted line.

Live only one day at a time!

Lesson 153. In writing this sentence, think wide spacing between the letters, but not in the parts of letters. Swing the pen off with a good, strong, firm movement. Watch position. The sentence suggests a good thought.

C C C C C C C C C C
E E E E E E E E E E

Lesson 154. These are good, practical business letters. Master them. For the C count 1, 2; or, 1, light; or, up, swing. Lift the pen while it is in motion. For E count 1, 2-3-4; or, up, 1-2-3. Use variety of counts. Make about 50 C's and 40 E's a minute. Notice dotted lines for correct slant. Make the first stroke quickly, stop the pen at the top, and then end the letter with a light, quick movement.

Column Column Column C
Element Element Element E

Lesson 155. Write several lines of each word. Pass to the next lesson only when you feel you have done justice to this lesson.

Combine movement and good form!

Lesson 156. This is good advice. Heed it. Keep the movement under control—this will give good form. Stick to one thing until you see improvement.

Employ your spare time wisely.

Lesson 157. To what better advantage could you devote your spare time than to practice thoughtfully and persistently on these lessons to improve your handwriting? Use your spare time in doing some useful thing and success will be attained.

Lesson 158. Review Lessons 9 and 10.

W W W W W W W W W W
X X X X X X X X X X

Lesson 159. For the W count 1-2, 3-4-5; or, loop-down, 1-2-3. For X count 1-2, 1-2; or, 1-stop, 1-2. Study the dotted lines. Make about 40 letters a minute.



*Willing Willing Willing Will
Kenia Kenya Kenya Kenya*

Lesson 160. This lesson will need considerable practice. Stick to it until you can write the words well.

Kenia is a small town in Ohio.

Lesson 161. Write several lines, or pages for that matter, of this sentence. Intelligent practice is what wins. Let the mind, heart and hand work together.

Lesson 162. Review Lessons 26 and 27. Learn to make a good business figure.

*Q Q Q Q Q Q Q Q Q Q
Z Z Z Z Z Z Z Z Z Z*

Lesson 163. Review Lesson 12. For Q count 1-2-3; or, 1-2-light. For Z count 1-2, 1-2; or, 1-stop, 1-2. Practice one letter at a time. Study dotted lines.

*Zuorum Zuorum Zuorum Z Z
Zouave Zouave Zouave Z Z*

Lesson 164. Write from 12 to 14 words a minute. Study each letter, and then the word as a whole. Think while you practice and practice while you think.

Quills make very fine pens. Z

Lesson 165. This is a good sentence. Time yourself occasionally to see how many sentences you can write well in a minute. Always write well never scribble.

Zarman uses good arm movement.

Lesson 166. See that you use a good, strong, free easy-flowing movement in writing this sentence.

*V V V V V V V V V V
Volume Volume Volume Volume*

Lesson 167. For the V count 1-2-3; or, 1-2-light. End with a small dot or loop. Lift the pen lightly in ending the letter. Write the word several times.

Violets come early in the spring.

Lesson 168. Always study the copy before beginning to practice it. Try to see the copy as it is, not as it may seem to be. Mental practice is as essential as muscular practice.



U U U U U U U U U U U U
Y Y Y Y Y Y Y Y Y Y Y Y

Lesson 168. Look at the dotted lines at the beginning of each copy. They tell a good story. Better review Lesson 146, which will help to make these letters with good movement. For U count 1-2-3-4-5; or, 1-2-3-4-light. For Y count 1-2-3-4-5; or, 1-2-3-4-loop. Make them at a good rate of speed.

Ultimo Ultimo Ultimo Ultimo
Yarrow Yarrow Yarrow Y

Lesson 170. Be faithful, be persevering and your practice will show real progress. Write several lines of these words.

Uniform slant is quite necessary.

Lesson 171. Try to put to practice the advice in this sentence. Uniform slant is essential. Study this feature of your practice work.

Youth is the time for improvement.

Lesson 172. Yes, and right now is the time for improvement. Make good use of your time in practicing these lessons. A good handwriting will never come amiss. It may be the means, or the stepping stone, to a better position in life. Master a good, plain, rapid style of writing while you are young.

Lesson 173. At this time it would be wise to review Lessons 1, 2, 3 and 4 so as to be perfectly sure you understand fully the fundamental principles of the writing machinery. These lessons ought to be reviewed frequently. Make it your business to understand them thoroughly. Be thorough in your reading the instructions as well as in your practice. It is true that you will get out of these lessons just what you put into them. If you put much into them you will get much out of them.

Dear Sir My dear Sir Messrs.

Lesson 174. This is a practical lesson. These expressions you will need to write frequently. Practice them thoroughly. They are useful.

Mr. Mrs. Miss Gentlemen Dr.

Lesson 175. This lesson should receive considerable practice. Learn to write these expressions well. You will need them later.

Yours sincerely Yours truly Cr.

Lesson 176. After writing several lines of this lesson, write other complimentary closings such as, Yours respectfully, Yours cordially, Respectfully yours, etc.

Lesson 177. Review Lessons 39, 40 and 41.

CHB CHB CHB CHB
EXG EXG EXG EXG

Lesson 178. Review Lessons 8, 9, 10 and 11 before writing these combinations. Combination practice is interesting and helpful. After practicing this lesson thoroughly, combine your own initials, in case they can be put together easily. If they are hard to join, it will be better to make the letters single.



BUSINESS WRITING No. 4

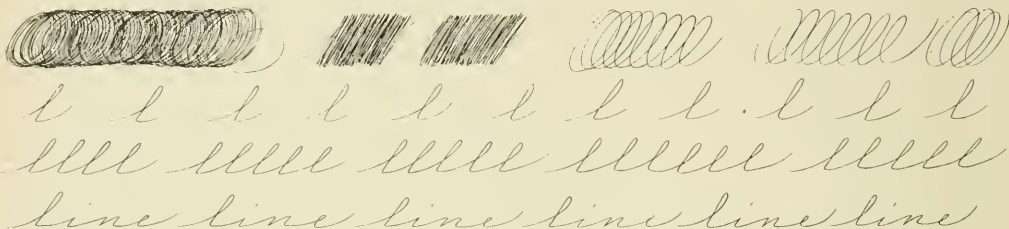
E. H. MCGHEE,

Steward-Large Business Institute, Trenton, N. J.

Specimens criticised by Mr. McGhee if self-addressed postal is enclosed.

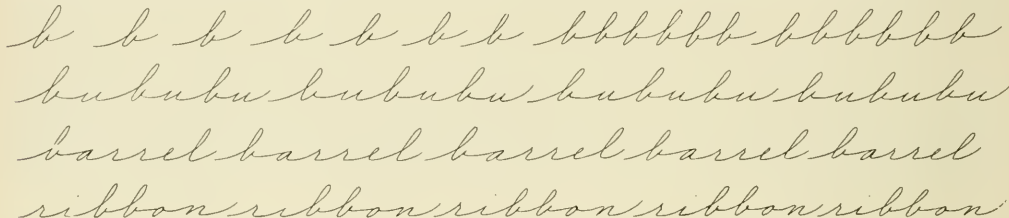
COPY 34.—Practice the drills in the first line, beginning with the ellipse. Then the second exercise. We should enter upon this practice with a determination to be patient, but do not cultivate that lazy patience. Loop letters are difficult. The loop is composed of the curve and straight, down line. In combining the several loops, give a slight check to the movement at the base line. Try to get the loops about the same width. Right here is where you tend to spend hours of work.

COPY 34.



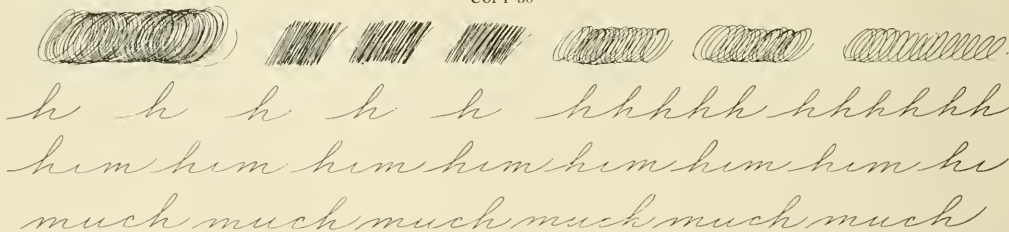
COPY 35.—The small "b" is composed of the loop and the last part of the "v" or "w." The most common fault is to make the "b" too wide. It should be as nearly the same width as the upper loop, as it is possible for you to make. Be sure the down line in the loop is made straight. Think good writing, and I know you will win.

COPY 35.



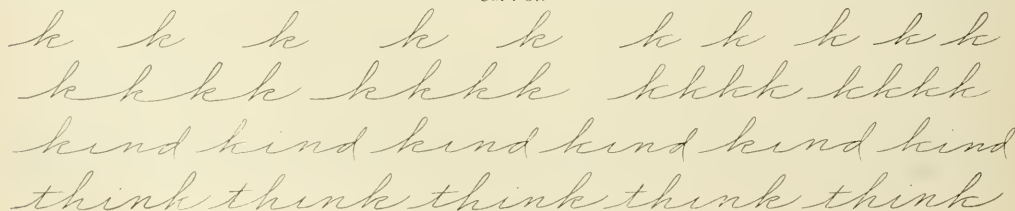
COPY 36.—The "h" is made up of the loop and the last part of the "n." Make the last part round at the top. Always practice the movement exercises before you take up a new letter. Fire yourself with an ambition to excel in all your work, and you will be surprised to see how readily these difficult letters will yield to such determination.

COPY 36.



COPY 37.—This is a peculiar letter. The loop is made, then begin the upward stroke well toward the right and form nearly a loop which should be horizontal in position. Then bring the down stroke to the line, forming a slight compound curve. This line should be parallel with long down line. Two styles are given. Work faithfully. I am watching you.

COPY 37.



COPY 38.—Review. Write several pages and do your very best.

COPY 38.

tribute tribute tribute trib
allure allure allure allure all
hearth hearth hearth hearth
collect collect collect collect

COPY 39.—Review. Don't waste your time. 'Tis precious.

COPY 39.

mutter mutter mutter mutter mutter
 prince prince prince prince prin
 prompt prompt prompt prompt p
 delicate delicate delicate delicate

COPY 40.—Review. Do you notice any improvement in your work? If you do not learn to write while you are young the chances are you'll never learn at all.

COPY 40.

better better better better better bbb
brink brink brink brink brink kkk
hunter hunter hunter hunter hunter h
the the the the the the the the the the

COPY 41.—The first part is like the “i” and the last part, the loop inverted. Make the down line as straight as possible. Join them in groups of six.

COPY 41.



f f f f f f f f f f f f f
f f f f f f f f f f f f f
zufuf zufufu zufufu zufufu zufufu

COPY 42.—You will have trouble with the words at first. Write a page of each word. Criticise your own work.

COPY 42.

juice juice juice juice ff
jaunt jaunt jaunt jaunt tt
rejoice rejoice rejoice rejoice f
rejoice rejoice rejoice rejoice



COPY 43.—Spend a few minutes on the straight line exercise. Then practice the first line in the plate. The "y" is made up of the first part of the "n" and the letter "j." Endeavor to keep both down lines parallel.

COPY 43.

y y y y y y y y y y y
 y y y y y y y y y y y
 you you you you you you you you y

COPY 44.—The words will afford an opportunity to show your skill. Write rapidly. You may use the combine movement. Combine the fingers with the muscles to get a roundness to the loops. How about your position?

COPY 44.

your your your your your your y
joy joy joy joy joy joy joy joy j
journey journey journey journey y
years years years years years yea

COPY 45.—The small "a" figures prominently in making this letter. Practice carefully. Sit up straight. I know of no better stepping stone than good penmanship.

COPY 45.

g g g g g g g g g g g g
gggg ggggg gg gg gg gg gg
gaunt-gaunt-gaunt-gaunt-gaunt-ggg
gone-gone-gone-gone-gone-gone-g

COPY 46.—This copy will give you a review of several different letters. Are you willing to pay the price to become a fine penman? Hundreds of young people have followed this same course and earned a good business hand writing. So can you.

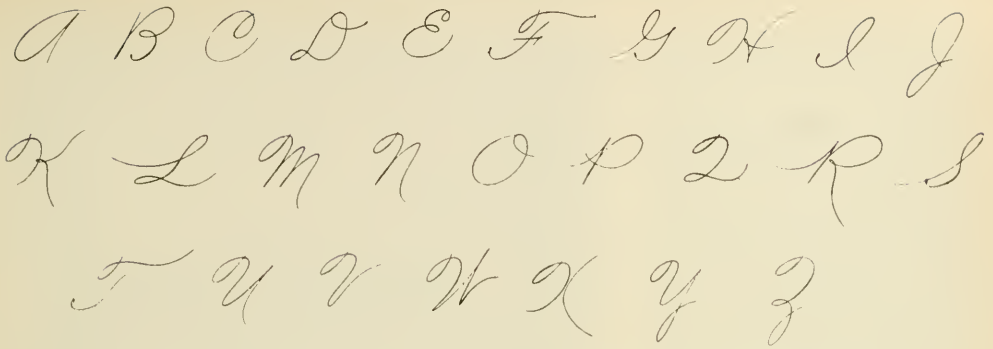
COPY 46.

game game game game game game game g
gaming gaming gaming gaming gaming game
bargain bargain bargain bargain bargain bar
baggage baggage baggage baggage baggage

COPY 47.—The "z" begins like the "n," but it stops on the base line, turns a little to the right, and finishes with a loop like the small "l" inverted.

COPY 47.

z z z z z z z zzzz zzzz zzzzz
zo zozozo zozozo zozozo zozozozo
zone zone zone zone zone zone zone
size size size size size size size



Business capitals by W. P. Selcer, teacher of Penmanship, in Mountain City Business College, Chattanooga, Tenn.

ARM MOVEMENT WRITING FOR CHILDREN.

Wherein Form and Freedom are
Taught From the Beginning.

NUMBER TWO—SECOND GRADE.

The second grade work in writing should include a review of the small letters, and a drill upon the capitals.

The emphasis, however, should not be placed upon the writing, but rather upon the position of the body, the manner of holding the pen, and the moving of the arm instead of the fingers.

So long as written language is required of our pupils, so long will it be necessary to consider such work in the writing lesson.

For in teaching writing rightly, three distinct things need to be given attention in the evolution of any method, system or practice, the first of which is the child; the second, the child's immediate demands; and third, the child's future need in writing.

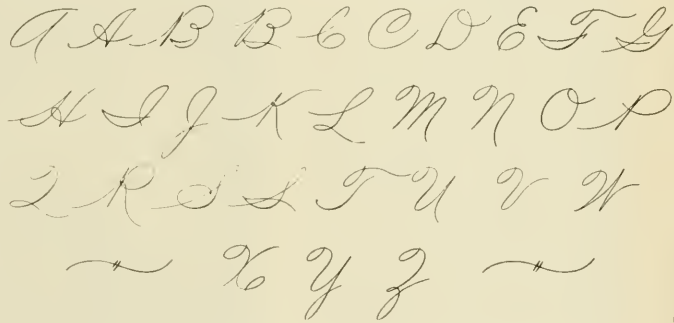
In our present scheme of education, these conflict one with another. By nature, the child at the age of seven years is too immature to write easily or well. Our course of study usually exacts more or less written work during these years. This premature requirement encourages habits of position and action detrimental to good writing.

The remedy is three-fold. First, reduce to the minimum the amount of written work required. Second, teach pupils to do the work large and free with the arm instead of the fingers. Third, drill pupils during the writing period in the way in which they should go. In other words, train for the future.

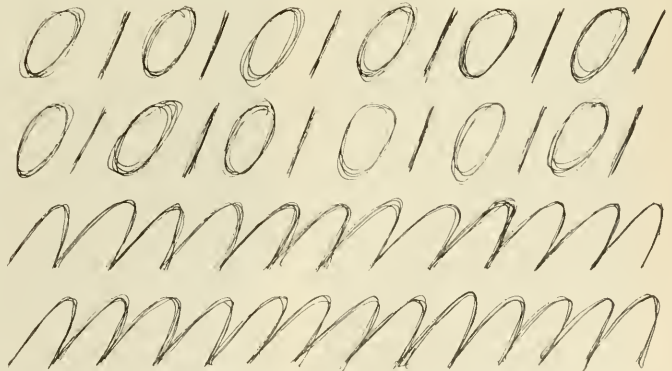
The illustrations herewith show how this is being done and something of the results secured. The larger the writing the freer it is inclined to be, the healthier the position, and the results more lasting.

Emphasis must be laid, however, as at first stated, upon position, to make sure it is healthful and that it is such as to lead to the highest efficiency. Position is therefore paramount. Movement comes second, and form third, or the last two may be considered on a par with each other, or reversed.

In this large free work for children, the arm is either held slightly free from the desk or allowed to slide upon it, for with the elbow resting in a stationary manner, as with adults, large writing is out of the question because of the weakness of the arms. And in most cases free writing is out of the question for small writing has a tendency to enforce and encourage finger



By J. A. Stryker, Penman, Kearney, Neb., State Normal School.



Lionel Martoccia, pupil, Florence Lehman, teacher, Hubbard Ave. School, Columbus, Second grade. Reduced one-third in photographing.

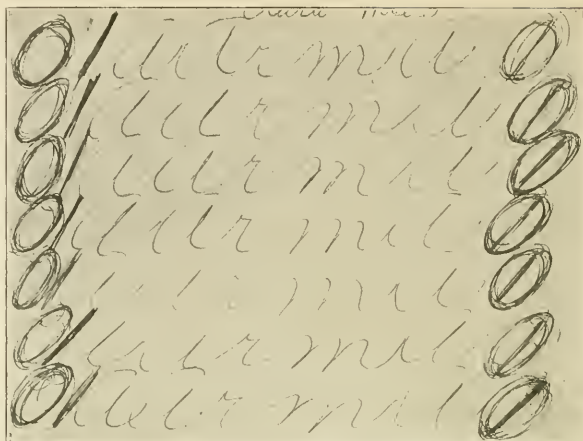


movement. There is no difference whatever in the kind of movement between that wherein the elbow is allowed to slip and wherein it is allowed to rest, except that when it slips it is inclined to be large and when it rests it must of necessity be rather small.

The difference between what used to be called whole arm movement and what is commonly known as muscular movement, is one of quality rather than of kind. The same muscles are used in both, the difference being in size and consequent quality rather than in kind. Therefore pupils trained with the elbow free are being trained in the same kind of action as when the elbow comes to a rest later on in school life.

The day of the stooped-over positions, cramped penholding, and laboriously executed forms is passing. Speed the better day by emphasizing the essentials and training for the future.

The illustrations herewith show some of the exercises and forms used in developing form and freedom at the same time, or form with freedom, using the arm instead of the fingers to propel and guide the pencil or pen, the latter usually being used the second half of the second year and the pencil the first half.



Clara Myers, pupil, second grade, Fulton Ave. School, Columbus, O., Miss Pratt, teacher. Reduced nearly one-half in photographing.

You Never Can Tell—Continued from Page 8.

the Chicago city directory I found the name of Dr. Harry MacDowell. I wondered if he was my man and I went out to see. I found him in a nice little office on West Monroe Street out near the parks. It was the same old MacDowell, a splendid specimen of humanity he was. "Well," I said, "Mac the world has used you well." "Yes, Prof," he said, "it has, but they had to break my thick head to get it into it that I couldn't touch liquor. Do you know that crack of the skull that I got in the freight yards was the making of me. I lay in the hospital there for three months before they knew whether I was going to pull through or not, and then I came out of it and I never have tasted one drop of liquor since. I put a good share of my time in the treatment of that kind of cases in the hospitals. We have a branch for dips over at the Washingtonian Home and we look after them as best we can. But I tell you my experience is that about the only thing that cures one of this kind of fellows is a cracked skull that kills in nine cases out of ten.

If there is any moral to this story it is that rattlesnakes are safe compared with whisky.

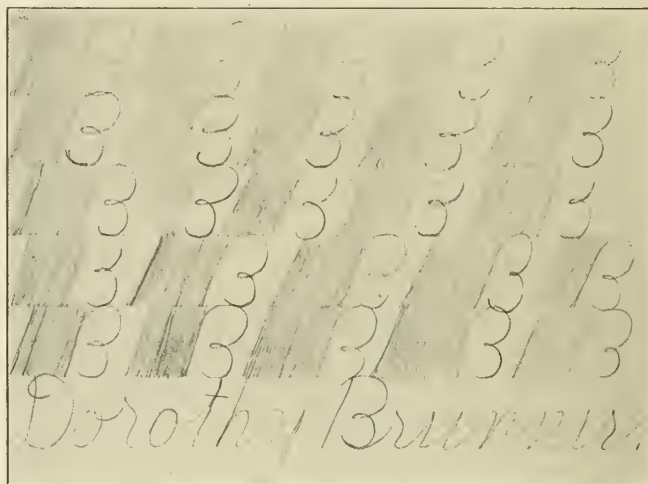
CLUB CHAT

Mr. M. Towery, of the Williams Business College, Oshkosh, Wis., favored us with a good sized list of subscriptions, with the promise of more to follow. Mr. Towery is a fine penman, as well as a hustler and practical school man interested in everything that pertains to practical education.

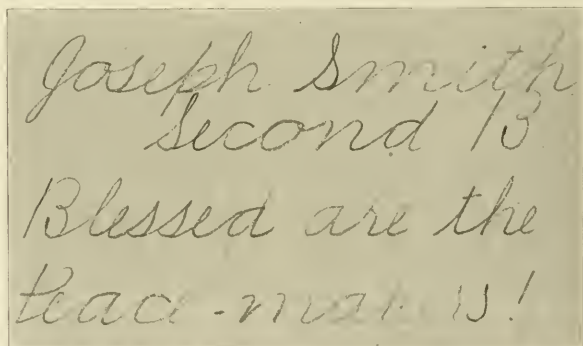
Pennmanship receives careful attention in the Y. M. C. A., at Richmond, Indiana, at the hands of Guy D. Miller. Mr. Miller uses THE BUSINESS EDUCATOR in his pennmanship classes, and recently sent us another good list of subscriptions.

Mr. C. E. Herrick, teacher in the High School, Beverly, Mass., recently favored us with a list of subscriptions, fourteen of which were from his classes in the high school, and several others for the Professional Edition. These subscribers intend to try for THE BUSINESS EDUCATOR Certificate, and we see no reason why they should not secure it. Mr. Herrick writes a business hand which ranks among the very best.

Mr. J. E. Weiss, of the Kansas Wesleyan Business College, Salina, Kansas, believes that good penmanship is very important to the Business College student, and that every such student should learn to write well. His students seem



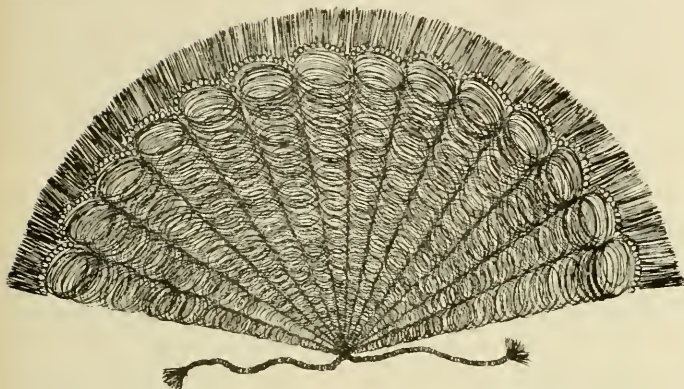
Second grade, Circleville, O., H. Van Piper, Supervisor. Reduced nearly one-half.



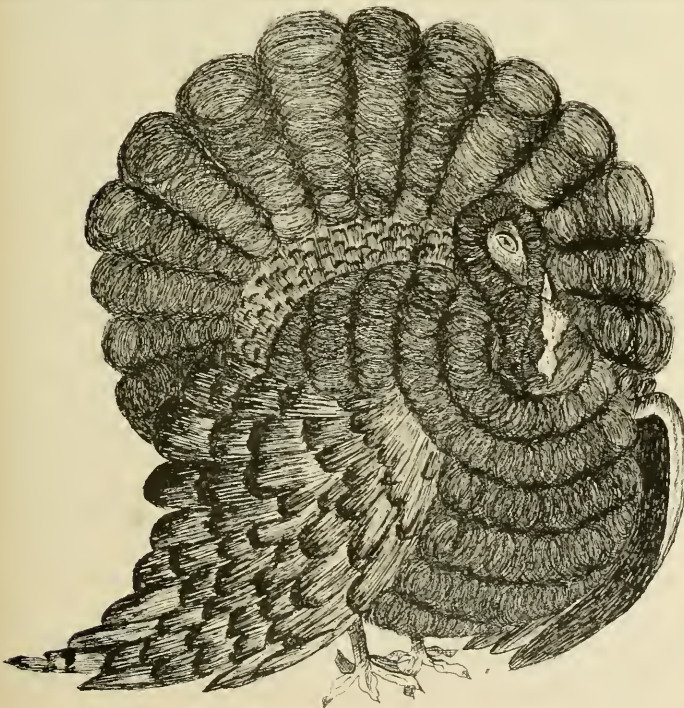
Beck St. school, Mrs. Falkenbach, teacher, Columbus, O. Reduced nearly one-half.

Compliments to The Business Educator from Actual Business College, Akron, O.

By J. J. Theobald of the above school.



By Loretta Walters, pupil, Commercial Department, Tarentum, Pa., High School.



Our Thanksgiving-Christmas Bird offering by a pupil of Mr. G. D. Grisct, of the Y. M. C. A., Los Angeles, Calif.

to hold the same opinion, as he secures good lists of subscriptions for THE BUSINESS EDUCATOR, one containing fifteen names being recently received. Many BUSINESS EDUCATOR certificates find their way to the Kansas Wesleyan.

Mr. J. A. Snyder, penman in the Ferris Institute, Big Rapids, Mich., is a loyal supporter of THE BUSINESS EDUCATOR, sending us one or more subscriptions nearly every week in the year. He secures results in his penmanship classes, too, as hardly a week passes that one or more of his pupils does not secure a Certificate.

The first of the school year is of course the time when the largest number of subscriptions are sent. This year is no exception, as a list of twenty-three was recently received from him. Toward the close of the year is the time when most of the Certificates are won, and we look for more of the present list to present Certificate-winning specimens before June 1, 1911.

The Metropolitan Business College, at Englewood, Chicago, sends us a good club of subscriptions through J. R. Hadley, teacher of penmanship. Mr. Hadley writes an ideal business hand.

G. D. Grisct, teacher of penmanship in the Y. M. C. A., Los Angeles, Calif., has already sent us two or three clubs for THE BUSINESS EDUCATOR, the last containing eighteen names.

R. S. Baker, teacher of penmanship and commercial branches in the Scranton, Pa., Business College, H. D. Buck, proprietor, recently sent us a good list of subscriptions for THE BUSINESS EDUCATOR, indicating that the students of this school are taking much interest in penmanship. Mr. Baker writes a fine business hand and we have no doubt will develop many certificate winners among his students.

A good list of subscriptions has been received from W. D. Wigent, Atchison, Kans., Business College.

Ira N. Allen and G. M. Powell, of the Polytechnic Business College, Oakland, Calif., in a recent letter extended their best wishes to THE BUSINESS EDUCATOR for a "cracker jack" year. They are doing their part to make it so, as a list of thirty one subscriptions was enclosed with the letter, eleven of these being for the Professional edition.

Mr. Geo. C. Hutchison, Prin. of the Commercial Department of the Independence, Kans., Business and Trades College, is a faithful supporter of THE BUSINESS EDUCATOR. He recently sent us a good club of subscriptions, which would indicate that the students in the above school are taking much interest in penmanship.

L. L. Hartley, of the Omaha, Nebr., Commercial and Business College, E. A. Zartman, president, is a first class penman and believes in good penmanship for his students. He also believes in THE BUSINESS EDUCATOR as a means of improving the penmanship of his students. We acknowledge receipt of a list of subscriptions recently received and trust that each of these subscribers may represent a certificate winning specimen before the close of their school course.

A club of subscriptions, all for the Professional Edition, was recently received from Geo. W. Klotz, Neffs, Pa.

Here is another excellent list of subscriptions from Mr. O. C. Dorney, President of the American Commercial School, Allentown, Pa. Mr. Dorney conducts one of the high grade schools of the country and thereby benefits business education generally.



EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

PENMANSHIP PROBLEMS AND THE SUPERVISOR.

Number Three.

Supervisors of writing do not always "deliver the goods" because some are incompetent while others are handicapped by impractical systems, out-of-date texts, and unreasonable requirements by other subjects upon the art he is supposed to improve.

In the first place there are supervisors and supervisors, the same as in other things. Some are old—too old; others are young—too young; some are well qualified; others not qualified at all, merely appointed to draw the money. But on the whole, they are on the improve, and they compare favorably with specialists in music, drawing, etc.

Many supervisors are inspiring, instructing, and training teachers and pupils under their charge in a manner that is encouraging and commendable. They receive the encouragement of their superintendent and the co-operation of their teachers.

As one superintendent recently expressed it, they "command rather than demand." And that is the keynote to successful supervision, to *command* through inspiring leadership, rather than *demand* through faultfinding criticism.

But one of the follies of supervision is to secure a good man and then hedge him in his efforts by compelling him to use some out-of-date text, or expect him to get results without any. What would supervisors of music, drawing, manual training, and domestic science accomplish without models, materials, texts, equipment, etc? Not much to be sure. And yet too frequently that is what the special teacher is forced to face.

A supervisor can earn his money best by being helped with the best aids, not hindered by no aids or others that are mouldy by age.

A few supervisors are small enough to think if they train their teachers to teach writing successfully, that there is danger of losing their jobs. Such, as a rule, are too small at the core to become supervisors, and thus they remain special teachers in small places.

A few, in their eagerness to earn their salary, try to do all, by reliev-

ing instead of training the teacher, and thus overwork themselves. One supervisor quit her job this year because in her first two years in the place she "set a pace" she could not keep up. She resigned for no other reason than that she had set a standard she could not maintain. She thus did a grave injustice to herself and her successor by spoiling the teachers in thus educating them to be dependent upon rather than independent of the supervisor.

The supervisor who trains teachers to teach writing need not go long without a position.

Now and then a supervisor courts writers' cramp by getting out foggy outlines on some duplicating machine long since out-distanced by photo-engraving. This is the day of excellence not cheapness, and the up-to-date supervisor gives his attention to managing teachers rather than writing copies for his pupils.

The supervisor's chief duty is to inspire and train teachers, and not to attempt to do all the details himself. Some have failed to do this and as a consequence a few enterprising publishers and correspondence promoters are claiming to do the work better through criticism clerks in some office than the supervisor can do it on the spot. But you cannot "fool all of the people all of the time."

The supervisor of today is alert to his duties; quick to see a good thing and to utilize it, and capable of inspiring and instructing teachers and pupils. As such he is in greater demand and at better wages than ever before.

JUST THANKFUL AND HAPPY.

It is with a good deal of pleasure we announce at this time that the subscriptions to THE BUSINESS EDUCATOR have been coming in at a livelier rate thus far this fall than ever before in the history of the publication.

For this generous support we hereby extend to our many friends our appreciative thanks. We shall endeavor to solicit a continuation of this patronage by hustling a little bit harder than ever before to make THE BUSINESS EDUCATOR better than it has ever been.

We hereby extend our best wishes to one and all for a Merry Christmas

and Happy New Year. Ours we know will be the merrier and happier for the support you have given. But we might add right here and now that the support has not been great enough to put us into the class known as "Malefactors of great wealth." You have therefore spared us the excuse of being either hilarious or hoggish—just happy.

TIMELY AND PRACTICAL.

Mr. Cassmore's article in this number under the heading of "Manufacturing," and the one to follow on "Packages," are especially thoughtful and contain much valuable material for commercial teachers. It is just the material they need to have in mind to draw upon at the opportune moment in reply to some inquiry on the part of the pupil, or to use at some opportune moment before the class. The conducting of business is a many-sided affair.

PARTIAL CONTENTS

For the Professional Edition of
the Business Educator for
Dec., 1910.

EDITORIAL

ACCOUNTANCY, C. C. Jones, Dunkirk, N. Y.

BUSINESS ENGLISH, Louis J. Magenis, New York City.

RAPID CALCULATION, C. E. Birch, Lawrence, Kans.

SALESMANSHIP, Harlan Eugene Read, Peoria, Ill.

COMMERCIAL LAW, Frederick Juchhoff, Chicago, Ill.

THE CONDUCT OF BUSINESS, M. W. Cassmore, Seattle, Wn.

CONVENTION REPORTS

CONVENTION ANNOUNCEMENTS, ETC.

NEWS ITEMS, CATALOG NOTICES, ETC.



EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plans may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editorial frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

HUMAN DOCUMENTS DRAWN FROM THE EDI- TOR'S EXPERIENCES AS TEACHER AND OBSERVER.

Number One.

He came dressed as a young man of wealth and leisure rather than as a student of penmanship. He had a ready tongue and affable manner, and soon attracted attention of both sexes. His was the "Silver rule," he said, which was "Do others or others will do you." We thought it smart, real smart, when we first heard it now a decade and a half ago.

In time we discovered that he was bent on having a good time, on working as little as necessary, and on making rather than on earning as much as possible. Penmanship was rather too exacting a mistress for him and in due time he deserted it and "took to the road" to raise the dust in a money way.

We heard from him occasionally, sometimes in this and sometimes in that, first in one place and then in another, until finally he dropped out altogether.

One day a rather spare, old-looking young man appeared and asked for money to buy a much needed pair of shoes. He proved none other than the smooth-tongued, "Silver rule" fellow of a few years previous. He had reaped what he had sown; he did others, and himself most.

He had the wrong focus of things and was too smart to be instructed except by his own indiscretions, and this instruction cost too much. It cost, not money, but character.

In the same class was a young fellow of crude manners, slow of speech, quiet and a poor mixer. But he worked, lived economically, abstained from smoking and all similar

excesses. He was not popular, nor was he cynical. He was a plodder and a pluggier.

In time he secured sufficient knowledge and skill to earn his board and room. He proposed to become an illustrator and to do so without stogie and beer, as these it was thought by some were necessary to success in art.

He plugged on and saved his money and conserved his energies. Gradually he was entrusted with responsibility as well as with work. In due time he was at the head of a department with talented artists under him. He had ability plus stability. They had talent plus impulses.

When last we saw him he had a wife, children, home and an interest in the business. He also had health, a clear conscience and a handclasp full of solid fellowship. He had convictions and courage enough to see them come true. He could wait for the luxuries. They would come to him.

And thus it is the teacher learns to interpret character. A most interesting subject indeed—the subject of all subjects. And now and then this experience enables the true teacher to touch young people at the right time and place, to turn them successward. And wise the pupil who heeds the word of reproof or advice from the teacher who tries.

HOLIDAY TIME.

It is reasonable to expect the largest meeting of commercial teachers in Chicago during Holiday week ever brought together at one time. The profession is enlarging, the times are good, and the meeting place central. Everything seems favorable for a fine time.

These annual pilgrimages are getting to be habitual to many of us. It is the time for fellowship not clanishness. Competitors come together as

co-workers, and friends as hail fellows happily met. And so it should be. For, after all, in its larger sense, the object of life should be fun and not work, pleasure and not business.

Our business should be for the purpose of providing play, and a happy time should be the aim and end of life. And these gatherings help us to realize this fact more and more. But probably no class of teachers or convention of people combine to a greater degree pleasure and work, than do commercial teachers. For one and all come together for mutual uplift spiritually, socially and professionally.

So let us plan to meet in Chicago and have a good time; meet strangers, renew acquaintanceships, and have a rare time with old friends tried and true. Plan accordingly.

ARITHMETIC.

Our readers from time to time have expressed themselves favorably upon the series of articles by Mr. C. E. Birch, under the topic of Rapid Calculation, which have been appearing in these columns the past year. We believe they have been of special value to wide-awake commercial teachers, and we hereby express our appreciation to Mr. Birch for them. While we regret that they have come to an end, we are pleased to report having secured the services of Mr. J. H. Minick, of the Eastman College, Poughkeepsie, N. Y., who will contribute a series of articles on the subject of Arithmetic to begin in our January number. From what many of our good friends have seen fit to say regarding him, we have reason to believe that the readers may look forward with a good deal of pleasure to the appearance of these articles. They will speak for themselves, and in so doing they will speak for their author and for THE BUSINESS EDUCATOR as well.

Make the Chicago Meeting a Thousand Strong



ACCOUNTANCY

C. C. JONES, Dunkirk, N. Y.

Teacher, Public Accountant and Auditor.

SAVINGS AND LOAN ASSOCIATIONS.

(Con.)

In last month's article, I discussed the organization and some of the books of a modern Association.

The Secretary should keep a specially ruled book and the form here given is as simple and complete as any it has been my pleasure to see. This book is necessarily large and heavy, but the ease and accuracy with which the work can be done compensates for this disadvantage. The rulings are made to be used for six months' periods and alternate leaves are "short" which allow the use of more columns and consequently the entire twenty-six weeks of the half year without re-writing the names.

The long page at the left has the following columns: Book Number; Name of Shareholder; Number of Shares, sub-divided into Male and Female, (as required by the laws of New York); Total Forward (Dues

and Dividends); Total Dividends Forward; Mortgages; this much of the general information columns is not covered by the short page. Following this comes the weekly columns, sub-divided into Dues; Interest; and a third for Fines, Initiation and Transfer Fees. Twenty-seven columns are ruled to cover the collection days of the half year as it often happens that an extra collection day comes in the period. The long page to the right has the following rulings: Weeks paid over; Total Withdrawals; Dividends Withdrawn; Dues Withdrawn; Total Forward; New Dividend; Total.

It will be seen that each page will prove itself and that the amounts carried forward to a new page are the ones in the last columns, and the information in the first columns to the left.

This book can be made to take as many names to the page as will be convenient, but about forty is as many as are generally used. Keeping the records of the individual deposits in this way does away with the

necessity of keeping individual accounts in a separate ledger as some Associations do. By referring to this book, the amount due on any account may be quickly found at any time by adding the dues paid since the transfer made at the first of the period to that total forward. It also has the advantage of having the loan account in the same book.

The weekly payments of Dues, Interest, Fees and Fines are footed and proven on each page, and the totals of all pages are proven with the amount of Cash received by the Secretary and turned over to the Treasurer. These weekly payments are summarized and entered in the General Cash Book weekly.

The General Cash Book should have the following rulings to meet the requirements of the set:

Debit Side—Dues; Interest; Fines Initiation Fees; Transfer Fees; Certificates of Deposit Cashed; Borrowed Money; Personal Accounts; General.

Credit Side—Withdrawals of Dues; Withdrawals of Profits; Certificates of Deposit; Borrowed Money; Expense of Management; Personal Accounts; General.

The Certificates of Deposit column on the Credit Side is for money deposited in Banks on Certificate when there is a surplus of funds, and on the Debit Side is for these same Certificates when they are cashed.

(Continued on page 27.)

Dividend Sheet of a Savings and Loan Association.

Class No. No. of Shares Share Value Div. per Shr Total Div.

2	5			
19	35	\$84.63	\$2.08	\$ 72.80
20	30	79.95	1.96	39.20
21	02	75.34	1.85	114.70
22	90	70.40	1.72	154.80
23	58	66.57	1.63	94.54
24	15	62.36	1.52	22.80
25	10	58.26	1.42	14.20
26	188	54.27	1.32	248.14
27	190	50.34	1.22	281.80
28	109	46.55	1.13	123.17
29	145	42.86	1.04	150.80
30	90	39.13	.94	84.90
31	220	35.63	.85	187.00
32	300	32.22	.77	231.00
33	222	28.03	.69	153.18
35	25	25.70	.61	15.25
36	476	22.58	.53	252.18
34	112	19.52	.45	50.40
37	565	16.55	.38	214.70
38	921½	13.64	.30	276.45
39	411	10.81	.23	94.53
40	794	7.93	.16	127.04
41	564	5.33	.10	56.40
42	1232	2.60	.03	36.96
43	296			
	7125½	\$952.10	\$22.93	\$3046.76

9651½	No. of shares	1-1-10	\$3046.76	Total Dividend
1085	Issued since	1-1-10	158.31	5 per ct. Reserve Fund
			38.78	Taken from Undivided Earnings
7738½	Wh'dr'w since	1-1-10		
611				
7125½	Outstanding	7-1-10	\$3160.29	Net Earnings
			\$1048.38	Reserve Fund
			158.31	Add Above
			\$1206.69	Balance 7-1-10
			\$1821.26	Undivided Earnings
			38.78	Deduct above
			\$1782.48	Balance 7-1-10

Statement of a Savings and Loan Association at the Close of Business June 30, 1910.

ASSETS	
Bonds and Mortgages	\$130,370.56
Insurance Advanced	31.60
Expenses	307.25
Certificates of Deposit	8,000.00
Cash on hand	3,544.91
	\$142254.32
LIABILITIES	
Dues	
Earnings Credited	\$119,399.71
Undivided Earnings	15,392.58
5 per ct. Reserve Fund	1,821.26
Balance held on Loans	1,048.38
Bal. to be paid on Loans	1,000.00
Interest on Account	3,287.65
Fines	75.59
Transfer Fees	1.50
Initiation Fees	108.50
Personal Accounts	119.05
	\$142254.32

Statement of Earnings for Six Months Ending June 30, 1910

Interest Account	\$3287.95
Initiation Fees	108.50
Fines	75.59
Transfer Fees	1.50
	\$3473.54
Less Expense per Earnings for the six month	307.25
	\$3166.29



Business English

LOUIS J. MAGENIS,

Eastman College, Poughkeepsie, N. Y.

COMMON ERRORS.

I believe that the commonest of all faults which beginners have to overcome is that senseless repetition which is the result of disorderly arrangement. The writer commences somewhere in the middle of his subject, works backward to where he *should* have begun; continuing suddenly finds himself back again to where he *has* begun; then realizing that he has lost his bearings, he wanders about at random hopelessly confused. The following is a verbatim copy of a letter recently written by one of our new students, and it is no whit worse than a hundred others which we are called upon to correct.

"Dear Sir:

In our order No. 1251 we find a mistake. We told you to send four (4) dozen Arrow Brand Collars No. 14½ but, by mistake, you sent the 15 size instead. If you will look the order up, you will see that you did not fill the order properly. The order came yesterday. We are returning the 4 dozen 14½ collars you sent by mistake and would ask you to correct the mistake.

Hoping you will see your mistake and forward at once, we remain,

Yours truly,

Jones & Smith."

Every teacher of Letter-writing has held up his hands in despair over efforts similar to the above. Now it would be just as useless to warn the writer of the above letter to "avoid repetition" as to tell a person who stutters to avoid repeated articulations of the same syllable." A letter like the above is the product of an ill-regulated mind, just as stuttering comes from ill-regulated nerves, and, this being the case, it is the function of the teacher, physician of the intellect that he is or should be, to prescribe such remedies as may make for proper intellectual control. The medieval rhetoricians proclaimed this doctrine when they laid down the precept that before commencing a thesis the writer should examine himself in the light of the following questions:

Quis? Quid? Ubi? Quibus Auxiliis? Quomodo? Quando?

To meet the conditions surrounding Business Letter Writing one might modify the above precept as follows:

- (a) Whence am I writing?
- (b) To whom am I writing?

(c) About what am I writing?

II

(a) What *facts, circumstances* or *events* make it necessary for me to write this letter?

(b) What do I wish?

III

How may I bring this letter to an easy and graceful close?

No matter what the topic may be the beginner should be obliged to plan his letters in strict conformity with such a guide as I have suggested until he has acquired the habit of arranging his ideas in proper logical sequence. The obvious objection to this method is, of course, that it warps individuality and novelty of presentation; that it makes no allowance for the "Personal Touch" which everyone concedes to be essential to successful Business Writing. No doubt it is very necessary to teach the pupil how to project his personality into his letter and to cultivate the graces of correspondence. But before everything else comes clarity of expression.

First see that your house is perpendicular, well proportioned, the roof in its proper place and the basement below the first floor; then, it will be time to call in the painters, sculptors and upholsterers.

Sentence Cramming:

Those who are not accustomed to exercise their powers of reflection find reflection tedious. Hence beginners are disinclined to analyse or separate the ideas which they wish to express. The inevitable results are ill-constructed sentences, statements jumbled together without regard for logical connection, a marked inability to coming to a full stop.

"If we do not receive a check by the 10th of January, we will be forced to bring suit against you, which will make a great deal more trouble for you because of the smallness of the bill, but we must secure payment."

The usual remedy for the correction of this fault is a course in sentence analysis, and I have no wish to belittle the importance of that study as a mental exercise; but for the specific purpose in view, I believe it to be an awkward and unwieldy weapon. Why use a steam crane when a rope and pulley will do more satisfactory and quicker service?

I would say to the writer of the above example:

Teacher:—"How many distinct statements or assertions does your sentence contain?"

Student:—"It contains four statements:

1. If we do not receive your check by January 10th, we will be forced to bring suit.

2. It (i. e. Bringing suit) will make trouble for you.

3. The bill is small.

4. We must secure payment.

Teacher:—"Examine these four statements carefully and see if you cannot make the thought running through them clearer by changing the arrangement. Don't be afraid to make experiments."

Student:

1. The bill is small.

2. We must secure payment.

3. If we don't receive check by January 10th, we will be forced to bring suit.

4. It (i. e. bringing suit) will make trouble for you."

Teacher:—"You have done very well. Statements one and two are the *causes* of statements three and four, and the *cause* always goes before the effect. Now have any of the above statements so direct a bearing on each other that to separate is to disjoint them?"

Student:—"Yes. Statements one and two, because the meaning evidently is that *although* the bill is small, we must secure payment."

Teacher:

"Then we have: Even though this bill is small, we must secure payment. If we do not, *therefore*, receive check by January 10th, we will be forced to bring suit."

The young student should be trained to look with suspicion on long sentences of his own composition (don't require him to unravel sentences which other people have composed) to separate the several statements which they may contain; and to make sure that he has established an obvious connection between these statements. If he has not, then the sentence must be broken up. That is to say, teach the student practical analysis—the analysis which must necessarily follow a comprehensive grasp of what he has put on paper; not the analysis built upon a terminology so elaborate as to claim almost undivided attention for itself, to overshadow everything else, and thus defeat its principal excuse for existence; namely, the clarification of the text.

THE IMPROPER USE OF WILL.

"I have decided to withdraw my application for the position of bookkeeper in your employment. You *will*, therefore, return the letters of recommendation and photograph I sent you."

(Continued on page 28.)



METHODS OF TEACHING RAPID CALCULATION

C. E. BIRCH,

Haskell Institute, Lawrence, Kans.

The accompanying examination sheet may be printed or mimeographed, ready to place in the hands of the student. Sufficient blank space should be left after each problem to permit the student's entire solution to appear on this sheet. I would suggest the preparation of a series of three such tests, varying the problems in each somewhat and using

lumber, pay roll, trade discount, addition of fractions and other similar work in place of the billing, interest, etc.

Place the test sheets before the members of the class, face down. At a given signal these should be turned over and the time of beginning noted. Instruct the students to work as rapidly as possible consistent with abso-

lute accuracy. When finished, the time should again be noted on the sheet. Those who have finished the work correctly in 20 minutes should be given a passing grade, and for each minute less than 20 the grade should be increased two per cent. with a maximum of 100 of course.

Those students who are unable to finish within the prescribed time or whose work is incorrect in any problem or problems should be required to take the second test a few days later, continuing this until a perfect sheet is produced within the required time.

This does not require any remarkable speed, but lays the emphasis on accuracy, while the speed is certainly great enough for most demands of the business office.

COMMERCIAL TEACHERS AND SCHOOL PROPRIETORS.

On December 27-30 will be held in Chicago the fifteenth annual convention of the National Commercial Teachers' Federation and this letter is addressed to those who are not now members of this organization.

It will be conceded by every thoughtful man and woman that the only way to better conditions in any profession or trade is through co-operation and organization. The Federation has been working for many years for the betterment of the work of the commercial schools and commercial departments and to elevate the profession of commercial teaching.

We Have Not Had Your Help

A small fee of \$3.00 will pay for registration and dues for the first year or until December 31st, 1911 and \$1.50 per year will be the entire expense thereafter. This fee will bring to you, besides other benefits, a complete printed report of each section of the convention and the Federation proper, thus bringing the entire convention to you in case you, for any reason, cannot attend.

Can you afford to miss these conventions and the thoughts and experiences of the foremost men and women of your profession for this small fee?

A money order for \$3.00 (\$5.00 if you are a school proprietor) will bring you a membership card for next year and early in 1911 the printed report of the greatest convention of commercial teachers ever held will be mailed to you.

We hope to see you in Chicago Dec. 27-30.

J. C. WALKER, Gen. Sec.
208 Blaine Ave., Detroit, Mich.

Test in Rapid Calculation.

Time Begun :
Finished :

Add :	12345	45676	34234	198768
	76541	32431	76589	67543
	98765	32543	19181	17161
	15141	13121	20212	32425
(1)	26272	(2) 82930	(3) 31323	(4) 43536½
	37383		43445	46474
	48494		52535	45556
	57585		63646	56667
	68696		73747	57677
	78798		83848	58680
	Ans.	Ans.	Ans.	Ans.

(5) Solve by cancellation; (Perform the work on this sheet)

$$\frac{39 \times 37 \frac{1}{2} \times 16 \frac{3}{4} \times 18 \frac{1}{2} \times 5}{33 \frac{1}{2} \times 75 \times 108 \times 6 \frac{1}{4} \times 45} =$$

Ans.

(6) Find the value of 78,650 pounds of wheat at 89 cents per bushel:
(Perform work in the space below)

Ans.

(7) Find the value of 26,600 pounds of coal at \$7.50 per ton :
(Perform work here)

Ans.

(8) Complete the following bill:

120 bbls. Baldwin Apples	at \$3.75	\$
75 " Ben Davis	" 3.62½	
90 Bu. Early Rose Potatoes	83½	

(9) Find the interest on :

\$890, 80 days at 6%	\$
640, 33 " " 4%	
775, 96 " " 3%	

(10) Solve by cross multiplication:

36	75	84	96	38
23	29	16	27	44

..... Name



Commercial Law

FREDERICK JUCHHOFF, LL. M., Ph. D.,

Chicago, Illinois.

PARTNERSHIP.

Although the corporate form of organization is rapidly coming to be generally employed in enterprises which require a large aggregation of capital and a continuous existence, the form which is commonly known as a partnership continues to be popular, especially in smaller business ventures.

A partnership may be defined as that relation which exists between two or more persons who have combined their capital, labor, or skill in transaction of a lawful business for their common profit. The persons who have thus become associated are known individually as partners and collectively as a firm.

The advantages of a partnership over a single proprietorship are mainly that it permits and makes possible a larger amount of capital than is possessed by one man and allows a greater variety of personal qualities in the management, while at the same time it is free from objectionable state or federal supervision and is not subject to the special taxation placed upon corporations.

Legal writers broadly classify partnerships as being one of two kinds—trading or non-trading. A trading partnership is one which is organized for the purpose of manufacturing or dealing in some commodity; a non-trading partnership is one whose profits are derived from other sources than manufacturing or selling. A firm conducting a dry goods store may serve as an example of the former, one composed of attorneys or accountants is an illustration of the latter.

A partnership being a purely contractual relation, any person capable of making a binding contract may enter into the same. Although no particular form of contract is required and, in the absence of a special statute, an oral agreement is valid, ordinary business prudence demands that the contract of partnership with a detailed statement of its terms should be reduced to writing. When the contract is so properly reduced to writing the written instrument is known as the Articles of Co-partnership.

The Articles of Co-partnership should contain the names of the per-

sons who desire to become associated, with the amount of capital invested by each; the purpose for which the firm is organized; the name by which it shall be known and do business; the time for which it is to continue; special agreements as to the management of the business, methods accounting, or any other terms which they may deem necessary in the particular case. Where nothing is said if the articles relative to the division of profits or losses, it is presumed that they are to share equally regardless of the amount invested; in the absence of an agreement to the contrary, no interest is paid to the partners on the capital invested and no salaries are paid for their services to the firm, it being understood that each partner must devote his best energies to promoting the interests of the firm. Without a special permission from the other partners, one partner may not independently engage in a business of the same nature as that conducted by the partnership and any profits which may accrue to him because of his wrongful engaging in such business or which he may derive from his association with the firm, belong to the partnership.

A special agreement, however, is not necessary in order to render persons who conduct themselves as partners liable to third persons who, relying on such conduct extend credit to or make contracts with the supposed firm.

The law divides partners into four distinct classes: (a,) real or ostensible—those who have a financial interest in the firm, take an active part in its management, and are subject to the liabilities imposed by law; (b,) dormant or concealed—partners who have capital invested and may or may not take an active part in the management, but whose connection with the firm is not disclosed to the public; their liability is the same as real partners, if their connection with the firm can be shown; (c,) nominal partners who have nothing invested and take no part in the management, but who merely permit the use of their name for the purpose of securing greater credit to the firm; their liability also is similar to that of an active partner where the rights of creditors and other third persons are involved; (d,) limited or special partners; these were unknown to the common law and exist only by virtue of special statutes which have been en-

acted in most states; they may be admitted where the firm contains at least two general partners and their liability is generally limited to the amount of their investment if certain requirements, such as placing the word "Limited" after the name of the firm or publishing or placing on record copies of the articles of co-partnership.

Unlike a corporation, a partnership is not distinct and separate from the persons composing the firm; it is important to observe this where one desires to bring a legal action against a firm, as the suit must be brought against the partners jointly, or when a firm finds it necessary to become the plaintiff in a suit, it must be brought in the name of the firm; similarly, a deed conveying the title to property sold by the firm should be signed by all the partners and not merely by the name of the firm. Each partner is deemed to be an agent for the other partners and his acts, in so far as they come within the scope of the partnership, are binding upon the other partners.

The title to partnership property is not vested in the firm, but in the partners themselves collectively; each partner owns an undivided part and is entitled to the possession of every parcel, but no partner can designate any part of the firm's property as belonging to him individually; the partners are joint-owners and co-trustees.

As in a corporation, the voice of a majority of the partners determines all questions arising in the management of the business in which they are engaged, but a majority does not have the right to employ the capital and property of the partnership in engaging in a business entirely different from the purpose for which the firm was originally organized.

Each partner is an agent for the firm and for the other members in respect to partnership business and his acts are binding upon the others, even if made without authority; the law has placed a number of limitations, however, in this respect. In a trading partnership, any partner has power to borrow money upon the firm's note for the purpose of carrying on the business of the firm; he may also pledge the credit of the firm to purchase such merchandise as is dealt in by the firm. In a non-trading partnership, one partner has no authority to bind the firm by a note and where he does attempt to do so, he alone will be bound. In no case may one partner give the note of the firm to pay his individual debts, neither can he bind the firm as surety for another. Although the admissions of one partner in a suit by a third party against the firm are binding upon the partnership, one partner can not

(Continued on page 29.)



SALESMANSHIP

HARLAN EUGENE READ,

Peoria, Illinois.

SALESMANSHIP ARTICLE NO. 4.

THE CULTIVATION OF SELF EXPRESSION.

Getting the ordinary business college student to express his ideas out loud and in good forcible English is no job at all. It is as easy as cleaning the Augean Stables or persuading a hippopotamus to trill like a canary. The average teacher can do it with one hand tied behind his back. All you have to do is to drill the child on the proper use of nouns, verbs, adverbs, pronouns, propositions, interjections, and conjunctions. It is very simple. It can be done in seventy years quite easily and if the pupil has had a good previous education, it can be accomplished in one term or even two terms less.

But why do it? Is there any good reason why your boys and girls should learn to use good forcible English? Any money in it?

Yes. The best positions—and so forth. You know the rest. There is no use in taking up your time with it. The point I am getting at is that there has been more time wasted in trying to teach parts of speech by rule than on any other subject in our course except punctuation. It does not take very much thought to figure out why it is a waste of time to try to shuck dog fennel, or to gather figs of thistles. Nothing there to shuck or gather; and the child who has been raised with a gag in his intellect is in the same fix. The way to teach a child to use good English is to go back 50 years, catch his grandfather and grandmother and cut off one ear every time either one of them says "I done it," "He seen it," or "Youse hain't."

The average business college has no time to conduct regular classes in grammar, as such, unless it has a preparatory department. It can't take time—at least the majority of them don't and say they can't, and we must take their word for it. These things belong to the preparatory department. But there are certain features of English work that must be entered into. The common errors of speech must be corrected in the cor-

respondence classes. Correct, forcible speech for business purposes must be acquired. The salesmanship class affords an excellent opportunity for training young people, not in oratory, but in the bare necessities of forcible private speech.

Learn to speak by speaking. But don't think for a minute that you can get a mob of fifty young gentlemen and ladies hypnotized and ready to deliver a public selling talk in five minutes. You would not do it yourself. You have to slip up on them on the blind side. Let them write out what they would say, and then read it off. That's all you want for a while. Then if desired you can watch your chance and get someone to set the style by talking it off. But that is not important. It will do just as well for them to read it—for the thing you must work for at the start is a drill in simple principles, not a finished argument.

The main necessity in a salesmanship class for business college boys and girls is simplicity;—the art of "teaching down" to the mental capabilities of the student. It is part of the business of the charlatan and the trickster to make the simplest things appear difficult and mysterious. Thus the ancient necromancer created clouds of smoke, pronounced weird incantations, and made mysterious passes in the air preliminary to dropping a toad's hind leg in a can of water. Thus the modern sleight of hand performer conceals the simplicity of some of his work by the introduction of confusing and unrelated elements. Thus the physician prescribes water and sugar as "aqua pura 10 grams et saccharum 4 grams" and takes his place among the savants. Thus the business college teacher (sometimes only, thank the Lord) calls himself professor and learns a rapid calculation trick in order to conceal meagerness of intellect and paucity of brains. But, blessings on us, business college teachers are more free from that sort of chickenary, as the Nubian pastor says, than any other teachers alive. If a business college teacher would talk a week without giving his students some suspicions as to what he was talking about, his institution would be closed by the sheriff, for he has no endowment, as G. W. Brown feelingly remarks, receives no support from lord or lady, church or state, and is therefore reduced to the extremity of supporting

himself—which means good practical work in the school-room of course.

The easiest way to make an impression of profundity when undertaking the teaching of salesmanship is to shroud the subject in mystery, lose sight of its simple outlines in a labyrinth of phrases, and add to its allurements by shadowy promises to divulge in due time the magic word, the open sesame. This is the easiest way to get a class together. It is also the easiest way to bury it under the fresh, green sod.

Again let me remark that good salesmanship, like good bookkeeping, good penmanship, or good Christianity, is simple. You can put in a lifetime studying it and the longer you study it the simpler it becomes. Any business college man or woman who is capable of talking his business successfully in the enrollment of students, possesses the qualifications necessary for effective teaching of salesmanship; and thereby hangs a wrangle I desire to have in the next issue of this magazine with one Morton MacCormac, the living wonder of the Windy City who recently wrote an article entitled "School Soliciting a Crime" which he delivered with a straight face before the Wisconsin Business Educators' Association. Mr. MacCormac is a good friend of mine, but nevertheless I hereby agree to alter the map of his face, break three MacCormac ribs and kick his teeth in, in the next number of THE BUSINESS EDUCATOR, provided, of course, that I'm man enough to do it.

But to resume.

Carl C. Marshall probably knows more about good English and how to teach it than any other man in our profession. Also, I might add, he knows how to use it; but that is not what we are talking about.

When he stated in a recent article that the verb does not agree with its subject, all the Philistines and the Amalekites seized the document with screams of joy and prepared to relegate Uncle Carl to the scrap heap. They said with affecting sadness that the good man was getting old, wandering in his mind, and ought to be sent, not to a public place of course, where he would be stared at, but to a quiet, refined establishment where the physicians would speak in a low voice and simply refer to it as a nervous aberration; but before they got half down the first column they espied the following reasonably fair evidence, to wit:

I love	We love
You love	You love
He loves	They love

Then the sage of Cedar Rapids let loose of his Esterbrook and utterly

(Continued on page 28.)



THE CONDUCT OF BUSINESS

MELVIN W. CASSMORE,
335 EMPIRE BUILDING,
Seattle, Washington.

MANUFACTURING.

Manufacturing is making things for use—you knew it before, didn't you? Some idea of its extent is gained when we try to think of a non-manufactured article of daily consumption. There is coal, but before we get its value, we must manufacture it into heat.

There are four requisites our manufacturers must look for: A dependable source of raw material, an equally dependable market, cheap power and steady labor. A failure of any of these will wreck the most prosperous plant. For instance, a common mistake and one on which I shall touch on more fully in my chapter of investments, is the belief that simply because an article is ingenious in its construction and wonderful in its operation, its manufacture must be extremely profitable. The contrary is true. The manufacture of novelties is always extremely hazardous.

There is more money in making brooms than in flying machines. Brooms have an established market. Brooms are yet a safer line than vacuum cleaners, because the expense of educating a broom-loving public up to a new fangled dirt absorber is considerable. Labor is without doubt the most serious question before the American manufacturer today. For this reason, those lines of manufacture which can use automatic machinery almost entirely have some preference. One of the most noticeable of these is the drug manufacturing business. In the great Parke-Davis plant in Detroit tablets are made by the million without the aid of hands during the molding process.

The rise of this \$8,000,000 corporation is remarkable, starting a few years ago in a shed like structure, yet its growth is scarcely greater than many others. The success of the drug business may be attributed to (1) a steady market, (2) automatic machinery.

It is not my purpose to discuss the labor question in its rights or wrongs. So considered it is a question of sociology. Business looks at it differently. It asks how to get the work out at minimum cost. It does not concern itself with old age pensions, flower gardens and bath rooms

except as those things prove that they save money and increase the output. It can be proved that sunshine cuts expenses and lessens breakdowns. All right—more sunshine. This may be heartless, but business has never been accused of being overly merciful.

Since labor is a first consideration its factory should locate in a town where conditions are healthful and inviting. The old fiction of the "smoky, dark factory town" has passed. Skilled workmen will not live in such a town. They migrate to the town that offers parks, free concerts, night schools, good home sites. Some of the most beautiful cities in the world are manufacturing cities. Detroit, Akron, Ohio, Grand Rapids, Cincinnati, Richmond, Ind., and Buffalo are examples. Pittsburg is now making a great effort to "clean-up" morally and physically because her pre-eminence is threatened. Self-respecting workmen refuse to live in a town so dirty.

The site for the factory admits of little choice. It must be on low ground to save haulage expenses and to get railroad trackage. The railroad always seeks the lowest levels. Nobody ever saw a railroad following the crest of a ridge. In every large city we shall always find a track of low land. It is not possible for an industrial city to exist without it. The flat low land is the cause of the city's existence. On it we find the railroad terminals and yards, the warehouses and factories.

The financing of a manufacturing plant is a subject for expert calculation. There are two main causes for the failure of manufactories, even if our four essentials are present: (1) limited funds; (2) improper and ineffective selling plans. There are sometimes other contributing causes, but they are infrequent. The mercantile reports will tell us that more failures among manufacturers occur from insufficient capital than all other causes. Suppose we decide to go into the soap business—very prosaic, everyday stuff. There is also a lot of competition. How much money do we need before we start up? With limited capital and little credit it will be better to lease grounds and building. If our soap maker has other property so that he can borrow money at, say, 7%, he may buy his site and build. We will start small always in a factory unless we have an excep-

tionally strong selling force. Say we fix our starting limit at \$5,000 worth of soap a month. We secure a building with trackage and spur at \$250 per month. We put in vats, molds, drains, etc., costing, say \$6,000, with necessary plumbing, power equipment, etc. It will take about \$3,000 of raw material per month, we find, for our \$5,000 of finished product. Assuming these figures to be correct, how much cash must we have on hand to be reasonably certain of success. We find a considerable portion of our raw material must come from the Pacific Islands, a spot cash purchase; remainder will be sent with draft attached to bill of lading, which means we must pay for it before we can get it out of the freight shed. It will take, we may say, two weeks to mold our \$3,000 worth and two weeks longer to dry it. A month has gone by. We must pay wages, rent, water and light bills and buy another \$3,000 worth. Our first \$5,000 product is being boxed and shipped, perhaps $\frac{1}{2}$ of it, on sixty days' time. We may hold out for shorter terms if we can sell our soap direct to the grocer and it may be we must do that way. Perhaps the wholesaler, who is a supercilious gentleman, refuses to handle it. He is very likely to. We are, at the very best, compelled to wait ninety days before we can expect a cent to return. Estimating wages at \$300 a month, selling and shipping at 10%, or \$500, a drawing account of the proprietor of \$100 a month, with \$50 for incidentals, how much money should this plant have to start it properly. I shall be glad to receive solutions from any amateur financiers among the readers of *THE BUSINESS EDUCATOR*. You may also figure out what per cent of profit this will pay on the investment and how soon there will be a surplus sufficient to make it safe to enlarge the business to \$10,000 of finished product a month, if we have by that time established a credit at the bank good for a \$10,000 loan for sixty days.

I want to impress upon you that there is no theory in this except that I have assumed figures which may not apply to the soap business. Questions of this kind must be figured out at the beginning of any business. If not the only thing that will save it is a rich uncle.

These are some of the major considerations in any manufacturing business. It is, of course, impossible, in these limited articles, to go very much into detail. It is probable when our factory is a going concern that we may wish to issue bonds to raise additional capital. Here enter other considerations; the functions of a trust company of which few people are fully aware, the funding of a retirement surplus and many

(Continued on page 28.)

ASSOCIATION AND CONVENTION COMMENT, COMMUNICATIONS AND ANNOUNCEMENTS

THIS DEPARTMENT IS DEDICATED TO THE INTERESTS OF THE FEDERATION, ASSOCIATIONS AND CONVENTIONS OF THE COMMERCIAL TEACHING PROFESSION. OFFICERS OF THESE ORGANIZATIONS ARE CORDIALLY INVITED TO COMMUNICATE WITH THE PROFESSION THROUGH THIS MEDIUM OF PUBLICITY AND PROGRESS.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

ON TO CHICAGO!!!

Friends of Business Education *everywhere, we are looking for you.* The right hand of welcome is extended. We want to meet and greet and do you good. A body of the most faithful servants of the cause of Commercial Training that it has ever been the good fortune of a chairman of a committee to have, have been working diligently and honestly with one purpose in view for months. They have prepared programs for the sections which you have read, and which are teeming with opportunity for growth and development to our profession. The Federation program is practically complete. At its day and evening sessions we will listen to our President's address; a welcome from Leroy T. Steward; a response by Harlan Eugene Read; Mrs. Ellen Spencer Mussey, Dean of the Washington College of Law, will tell us of the "World's Work and Workers;" Mr. St. Elmo Lewis, known to all of us, will show, through the glorious opportunity that he has had for knowing, "The Value and Necessity of a Commercial Training;" S. C. Williams will be sure to cause us to think more of our profession and our opportunities as he talks to us on "Business School Stamina;" our dear old favorite, "Uncle Robert (Robert C. Spencer) will give an address on "National Conservation and Business Education," while Colonel Soule will come from New Orleans and tell us of the "Good of the Cause."

On Thursday at luncheon we will listen to thoughts from the best minds of the business and professional world. Dr. Gunsaulus, Mr. VanBuskirk, Mrs. Ella Flagg Young, Harry A. Wheeler, Edward F. Trefz, together with one or two others, the announcement of whose names is being held in reserve, will form a galaxy of strength which will make it well worth while to listen to. The Schubert Quartette, recognized for years as Chicago's greatest four, will exhilarate and inspire us with their harmony. The great City of Chicago, the metropolis of the Central West, will offer in holiday color and cheer, all that goes for genuine entertainment and downright fun.

Come! Bring your friends with you! Get out of the rut of provincial-

ism and into the great big world of co-operation! Mix and mingle with those of kindred ambition, knowing that as you do this, you will go back to your work prepared to do more and yet more for the glorious youth under your charge. Come!

Yours faithfully,
MORTON MACCORMAC,

Chairman Committee on Arrangements.

P. S.—

Please make note of the error in the published program of the Federation relative to the election. It is stated that the election will occur on Friday. This is wrong. It will occur on Thursday immediately following the luncheon, at which time the entire membership will be present. This is an oversight, and will be taken care of in the official program.

Sincerely Yours,
M. MACCORMAC.

THE PRIVATE SCHOOL MANAGERS' ASSOCIATION.

The annual meeting of the Private School Managers' Association will be held in connection with The National Commercial Teachers' Federation Convention at Chicago, Ill., December 27th, 28th, and 29th, at the Auditorium Hotel.

The program for this section has been announced. Have you seen it? It deals with questions of vital interest to the School Manager; it alone, without the many other features of benefit to be had from an attendance, should warm the heart of every live, wide-awake manager and leave him without any other choice than going to Chicago, Holiday week.

If there are any sleepy, non-progressive, inactive school proprietors or managers who fear increasing their efficiency and attendance next year or would dislike being inoculated with the spirit of work and a better commercial school, he should remain in his slumber chair at his desk for the Chicago Convention would be hard on his nerves.

This will be a live Convention, manned by live officers, committees and members, discussing live school questions, in a lively city.

If you don't believe it, MacCormac has misinformed me. Of course, you are all going and help make good our Chicago Convention slogan "1000." I hope to greet you there.

Fraternally yours,

P. S. SPANGLER, Secretary.
Pittsburg, Pa., 11-11-10.

Fellow Members of the National Business, Penmanship, and High School Teachers' Associations:

In order that there may be very clear apprehension of the origin, nature and scope of the present movement in the Federation looking to a little different objective, and some change in methods, I desire to present the matter to you briefly:

FIRST The Brotherhood movement is gaining tremendous proportions in the United States, and every aggressive organization really ought to be in line with its masculine force.

SECONDLY: The unique and somewhat difficult position of this Federation, its aggressive advance, its large increase in membership and numbers, all make it necessary for us to take advantage of every available force in forging to the front. It is therefore imperative that the members of the Federation be compactly and efficiently massed for aggressive service.

THIRDLY: The Business, Penmanship, and High School Sections are all representative business associations of the Federation. The many years of history has been commendable from every standpoint. They have reached naturally a period of a transition nature, and it is the opportune moment to strengthen the Federation by a very substantial move forward.

FOURTHLY: It is my thought that the interest of the Business, Penmanship, and the High School Sections can be splendidly subserved by combining and making the Federation the great objective for which all may work, thus furnishing an adequate motive for regularity of attendance and devotion of its interests.

FIFTHLY: It is manifestly greatly to the advantage of the Federation to have a continuity of the Section meetings rather than a termination and a new beginning. There are a hundred important reasons which will readily suggest themselves to thinking men why this course is important.

I desire to express my delight in the happy personal relations I sustain with every member of the Federation, and I desire to express the earnest hope that we may have the co-operation and hearty support of the present membership of each Section in accomplishing the work which



is certainly worthy of the best organization in America. In the nothing less than colossal task which has confronted me, and still confronts me, I will greatly appreciate the support of the strong men who are able to do so much to advance the interests of this organization.

The only thing contemplated just now is this: So far as any change in the Constitution is concerned, such phraseology as shall make evident that the New Association is the representative Commercial Teachers' organization of the National Commercial Teachers' Federation, and that its objective aim is primarily the advancement of Commercial Education. I should hope that the increasing numbers might all themselves with us in our Association work. I am sure the interest of every member as well as the Federation and the above named associations can be subserved by the movement which is proposed, and which should receive consideration at our next meeting at Chicago in December. I will esteem it a personal favor if every member will endeavor to be present and take an active part.

With highest regards,

Ever faithfully your friend and fellow member of the National Commercial Teachers' Federation.

C. A. ROBERTSON,
Worcester, Mass., November 1910.

CHICAGO-1910

"We are coming, Brother Mac. 1000 strong!" Say, neighbor, will you go with us? You will get inspiration, enthusiasm, vim, energy—you will have a good time *all the time* of the convention—you will meet men and women who talk straight, look you in the eye and give you a genuine welcome to the family circle. You will thank your stars and be right glad (as our Southern friends say,) that you are a school teacher. This is a Convention of teachers, first, last and all the time. But there is plenty of fun. If you want to know anything about anything terrestrial, aerial, or aquatic, write Mr. Morton Mac Cormac, Chairman of the Committee of Arrangements, 1208 E. Sixty Third Street, Chicago. If he should happen not to know, he will find some one who does and you will be made happy as soon as Uncle Sam permits. Dame Rumor says there is something to occur not on the program at the Convention. You will know if you are present. Chicago will give us the best, busiest, biggest, yet, so come along.

F. E. LAKEY,
Member Com. Arrangements.

TO PENMEN AND TEACHERS OF PENMANSHIP.

As president of the National Penmanship Teachers' Association, I extend to you a most hearty welcome to attend the next annual meeting of the National Commercial Teachers' Federation, to be held in Chicago, December 27, 28, 29 and 30. I think you owe it to yourselves to attend this meeting. Come and give of your support and effort to make this meeting a success, and I am sure that if you give much you will receive much. We are very anxious to have at least one thousand members attend the Federation and if you attend the Penmanship Section, that will aid greatly in reaching the one thousand mark. Be sure to interest some one else to attend this meeting. There are some of our best teachers of penmanship who have never attended one of these meetings and I believe that if they should attend one meeting they would surely attend another. Now, plan to be in Chicago and help to make this the best meeting in the history of the Association.

C. E. DONER, President
National Penmanship Teachers' Association.

"MEET ME AT CHICAGO"

Should be the "War Cry" of the members of the National Commercial Teachers' Federation until Dec. 27, 1910, and especially that section of "Good Fellows," known as the National Penmanship Teachers' Association. Chicago is making great preparations as a welcome to the assembled brothers and sisters of the profession, and we must not disappoint the Committee on Arrangements. There will be good cheer, good fellowship and entertainment for all in abundance and YOU are expected to make and receive your share of it. "England expects every man to do his duty." So does this profession. Every teacher owes to his profession much and attending the Chicago convention Dec. 27, 28 and 29 will be an excellent way to show it. Will you?

No doubt you have already decided to attend but "Lest you forget," this letter will answer as a "Forget Me Not." Do not forget to bring that little penmanship exhibit you have been talking about. "The tree is known by its fruit." Again I ask you to

"MEET ME AT CHICAGO."
Fraternally,
J. H. BACHTENKIRCHER,
Secretary.
Lafayette, Ind.

VERMONT

THE BUSINESS EDUCATOR,
Columbus, Ohio,

Gentlemen:—Fifty commercial teachers present to greet C. B. Ellis, of Springfield, Mass., in the first conference on commercial education ever held in Vermont. The paper he gave was clear, earnest and practical. The question box was well filled with questions, showing that the Vermonters are keenly alive to the questions of the day. Mr. E. M. Hunt-singer, of Hartford, Conn., invited the teachers to the next meeting of the E. C. T. A. at New Haven.

Thirty-seven public and private schools in Vermont have commercial departments.

IRVING V. COBLEIGH.
Burlington, Vt., Nov. 11, 1911.

Accountancy—Continued from page 20.

The Borrowed Money column on the Debit Side is for amounts borrowed by the Association to loan to shareholders when the demand for loans exceeds the amount on hand. This is made up by the receipt of Dues, Interest, etc., weekly, and is soon equal to the Borrowed Money, when it is repaid and the amount entered in that column on the Credit Side.

The totals of the Cash Book are posted semi-annually, at which time the statements are made and dividends declared. At this time the amount of the dividend should be entered in each shareholder's pass-book, the pass-book footed and checked with the account in the Individual Ledger.

Semi-annually, the profits are found in the same manner as in any other business. It is customary with most Associations to declare dividends as nearly equal as possible. By this is meant that they do not figure to the last dollar of their net income and divide all the profits, but they will try to maintain a certain per cent. If for any period, the profits exceed the required amount, the surplus will be carried to Surplus account, so that it may be drawn against at some future time, if the profits should not equal the regular dividend.

In New York state, all Associations are required to lay aside, from their Net Earnings semi-annually, at least 5% of the Net and place same in a Reserve Fund until such time as that Fund shall equal 5% of the Total Deposits. By Total Deposits is meant the Dues paid in and the credited Earnings. This Fund is for the purpose of making more secure, the deposits of the Shareholders. It is perfectly fair to all as the money is always placed at interest



the same as all other moneys and while the 5% is deducted from the Earnings, the interest on the Fund makes up the deficiency. If for any reason, the Association should be closed out, this fund would be apportioned among the shareholders at the time of the liquidation.

There are many methods for figuring the dividends, and I submit the following as a simple one which has proved very satisfactory.

Take the Share Value at the beginning of a period, to which add the dues for one-half of the present period; this gives the amount of money which should draw interest to the end of the period. Figure the values of the shares in each class and find the whole number of shares in each class. The shares in each class will draw the same amount of profit and must be figured separately. Take the total number of shares in each class, figure the amount of dividend and then total the amounts required to pay on all the outstanding shares of all classes.

If an Association has been paying a semi-annual dividend of 2½%, this may be taken as a basis of the above computation. If the profits have been exceptionally large or small for the period, the percentage may be increased or diminished. Well managed Associations ought to pay at least 5% per annum, which really means that the interest is compounded semi-annually as the dividend is added to the share values twice yearly. When the dividend is figured, the surplus or deficit is carried to the Surplus Fund as stated above. This method gives a stability to the Association which it would not have if the percent varied according to conditions.

In the Following Statements of Dividends the rate is about 2.4% and the method of finding the total amount to be divided is shown.

The classes mentioned in the statement mean the separate issues of shares. It is customary to issue shares at the beginning of each January and July. Shares issued between these dates may be paid back and will then come in the preceding issue or class, otherwise they will come in the succeeding class. This method is much to be preferred to the one of allowing shares to be issued and begin to draw dividends at any meeting. If this latter method is followed, it necessitates figuring the dividend on each book separately.

It will be seen that it was necessary to take \$38.78 from the Surplus Fund to make up the full amount of the dividend. Note that the Secretary calls this Fund "Undivided Earnings." When this Association has 5% of the total Deposits \$34,792.09 or \$67,584.00 laid aside in the Reserve Fund, they will have the Legal amount.

Salesmanship—Continued from page 24.
laid waste the children of Anak. It was enough to make a jackass laugh, and I enjoyed myself immensely.

I have never known of anyone who has learned to speak good English by studying rules of grammar. There may be such people. I simply say I have never seen one. And, so far as the same personal and ocular limitation is concerned, no intelligent child ever grew up among cultivated people and books, who failed to use good grammar. Will the brother on the back seat rise and testify?

From all I could gather as child in school, grammar was a series of rules regarding parts of speech and constructions. Every rule had 159 exceptions and my teachers stated that these exceptions were usages that had crept into the language during centuries of growth.

Later I learned that the English language "just grewed," like Topsy, getting its words and forms from other languages or by pure invention. The attempts to form a grammar were made after the language was formed, hence are by no means stamped with the seal of authority, but are as a matter of fact merely complications by teachers who imagined they were simplifying language study while they were really introducing a factor that has caused more trouble than the tariff. Hunting for rules of grammar is like searching for the ten lost tribes of Israel. They are scattered all over the face of the earth.

Any study that encourages self expression is of immeasurable value to the student. In the case of the business student, a business study that can do this has a double value—self-expression and practical information. As side issues both of these features are prominent in salesmanship—probably much more so than in any other subject in our courses, for often discussions among students take the form of debates, and always they require the correct and forcible use of language.

A salesmanship class, then, should be used by the teacher as a vehicle for such instruction in freedom of speech as is necessary in the daily conversations of the business man, with the object always in view of instilling the fundamental principles of how to get business, an opportunity not well presented in the book-keeping class where only the recording of business transactions is taught, or in the shorthand class where every minute must be devoted

to the mastery of technical art. Even the commercial law class fails to meet this demand, for in that class consideration is given only to laws regulating business, rather to the basic principles underlying it. Salesmanship seems to stand alone among school subjects in this respect, except in state universities and other advanced institutions of learning where a four years' course in business administration is presented.

Business English—Continued from page 21.

I do not know any common mistake which is from a personal point of view, more objectionable than the above. This imperative use of will is only proper in the mouth or from the pen of an official superior addressing his subordinate; from an equal to an equal it is intolerable. Yet business letters abound in this unwarranted use of the auxiliary and if the intelligent reader is not offended it is because he attributes the writer's imperiousness rather to ignorance than to a lack of good intention.

(To be Continued.)

The Conduct of Business—Continued from page 25.

others. The patient reader of these articles will notice some repetition. This seems unavoidable as all forms of business are allied and interwoven—the railroad to the jobber and factory, the jobber to the wholesaler, to the retailer, and all these to the bank.

In the scheme of business, while necessary, the bookkeeper and stenographer are relatively unimportant. If you want to advance beyond this kind of activity, it is necessary to observe closely the larger principles of business.

O. E. Beach, formerly of Bradford, Pa., and proprietor of the Bradford Business College, sold that institution some time ago, and now has charge of the Remington Typewriter interests in Jamestown, N. Y. Mr. Beach reports that he is meeting with splendid success in his new line of work. Mr. Beach is advertising in our columns something of special interest to school men.

The Best.

Bellingham Business College,
Bellingham, Wash.

October 18, 1910.

Gentlemen:—Here is a postal money for \$3.50 to pay for subscriptions to the BEST students' magazine published, THE BUSINESS EDUCATOR.

Your magazine is simply "FINE," and growing better each year. I just can't refrain from saying so.

Yours for a bigger and better B. E.

S. C. COULSON,
Vice-President



NEWS NOTES AND NOTICES

J. M. Wiley, of the Western Normal College, Shenandoah, Iowa, has been selected as principal of the Department of Commerce of the State Normal School, Wayne, Neb.

W. F. Matejanc, the new commercial teacher in the Deer Lodge, Mont., High School.

John Burkman, of Detroit, Mich., has been engaged as principal of the Idaho Falls, Idaho, Business College.

W. M. Coates, formerly of Aberdeen, S. Dak., is teaching in the Red Wing, Minn., High School.

George A. Parker, of Mt. Holly, N. J., has recently taken charge of the commercial department of the Tyrone, Penn., High School.

E. L. Cramer, of Hillsdale, Mich., has recently gone to Fond du Lac, Wis., where he is principal of the commercial department of the high school.

Frank Karnes, formerly with Caton Business College, Pittsburg, Penn., has been engaged as commercial teacher in the Geneseo, Ill., High School.

Miss Evelyn Shedd and Edgar M. Houk are the new commercial teachers in the Racine, Wis., High School.

Sydney L. Angell, of Streator, Ill., has been elected to a position as commercial teacher in the Preparatory Branch of West Virginia University, Keyser, W. Va.

Miss Ellen J. Whitcomb, of Holbrook, Mass., is teaching this year in the North Woodstock, N. H., High School.

Charles McCullen is the new commercial instructor in the Great Falls, Mont., High School.

C. A. McIntyre, a graduate of the Western Normal College, Shenandoah, Iowa, is teaching in the public schools of Bisbee, Ariz.

W. A. Heffernan, formerly of the Soldam High School, St. Louis, Mo., has been engaged as commercial teacher in the Spencerian Business College, Milwaukee, Wis.

N. H. Roberts, of Dunsmuir Business College, Staunton, Va., goes to the Byant & Stratton Business College, Manchester, N. H.

Miss Susan H. Lane, of Newton, Mass., has been engaged for the commercial work in St. Johnsbury Academy, St. Johnsbury, Vt.

L. C. Townsend is the new principal in charge of the commercial work in the Grand Forks, N. Dak., High School.

C. L. Reindollar, recently with the Long Island Business College, Brooklyn, N. Y., has been engaged to take charge of the arithmetic department of Saddle's Bryant & Stratton Business College, Baltimore, Md.

N. S. Smith, formerly of the Big Springs, Tex., Business College, is now connected with Toby's Practical Business College, Waco, Tex. Mr. Smith is a fine penman, and is making quite a reputation as a penman and teacher. We extend best wishes for his success in his new field.

Miss Lulu Rogers, of Lyncbiana, Ky., who attended the last term of year, is now teaching penmanship in the Commercial Department of the W. Va., University, Keyser, W. Va. Miss Rogers is a fine lady, and deserves the success she will doubtless achieve.

A. H. Burke closed his school at Kirksville, Mo., and has the management of the Peoria, Ill., Business College. He inclosed with his letter to some specimens of his ornate penmanship, which reveal remarkable skill for one not making penmanship a specialty. Few school managers indeed can equal him in the art of writing gracefully. The work was not sufficiently black to engrave, or we should have passed some of it on to our readers.

R. E. Wiatt, formerly of Council Bluffs, Ia., and more recently with the Brownswere School, Los Angeles, Calif., is now in charge of shorthand and bookkeeping in the commercial department of the Los Angeles public schools.

F. O. Anderson, of Ottumwa, Iowa, is now teaching penmanship in the Walter Jackson University, Chillicothe, Mo. Mr. Anderson is a fine penman as well as a fine young man and we wish him success in his new position.

Williams Business College, Oshkosh, Wis., Mr. M. Towery principal, recently engaged Chas. Etzler as principal of the commercial department. Mr. Etzler is well known as a penman and commercial teacher, having had a great deal of experience in commercial work. Mr. Towery states that he considers him one of the best in the business. Higher Accounting will be introduced in the Evening School and Mr. Etzler is to have a class in ornamental penmanship in the evening work.

H. A. Roush, who taught during the summer at Eastman College, Poughkeepsie, N. Y., is now engaged in teaching in the 23d. and 84th. St. Y. M. C. A.'s, New York City.

K. H. Bishop, formerly vice-president of the Union Business College, Eau Claire, Wis., is now located at Morristown, S. Dak.

S. W. Thomas, a member of the 80th Ind. V. I., Twenty-third Army Corps, E. St. Louis, Ill., who served his country during the Civil War, and was wounded in the battle of Perryville, Ky., 1862, has been teaching penmanship for four years. He is still in the business and is giving his services now with as much vigor as he did in the war. He writes a very steady hand.

Jon E. Dwyer, who was for some year treasurer of Robert College, Constantinople, Turkey, and who had charge of the commercial work in that institution, is now director of the commercial department in the Hope St. High School, of Providence, R. I. We congratulate the good people of Providence, and of that school in particular, for having so able a man in their midst.

John Alfred White, well known in the commercial teaching fraternity, has charge of the commercial work in the high school of the brand, spanking, new town of Gary, Ind.

F. B. Bellis, president of the Englewood Business College, Chicago, Ill., reports that they have five hundred students in attendance in their day and evening school, notwithstanding the fact that the school is but sixteen months old. Mr. Bellis is very enthusiastic over the growth of their school, which he states exceeds that of any other school in Chicago in the same length of time.

We are glad to learn that the Mountain City Business College, Chattanooga, Tenn., is preparing for a new home of its own, having recently purchased a lot, the consideration of which alone was \$12,300. On this it is intended to erect a fine building for school purposes. Our congratulations are hereby extended to Mr. J. A. Wiley, principal, for this evidence of prosperity as a result of his many years of conscientious labor; to his nephew and able assistant, D. C. Wiley, and to the city of Chattanooga for having in its midst such an institution.

L. B. Trumbull, a former Zanerian, who has taught two years in the Boston High School of Commerce, has secured a year's leave of absence to study in the Harvard Post Graduate School of Business Administration. His classes are being cared for by Arthur J. Fitch who was a regularly licensed commercial teacher but had been working in the modern language department.

The Pittsburg, Kansas, Business College, P. W. Erbe, President, opened September 6 with the largest enrollment they have ever had. The purchasing of a lot, the consideration of which alone was \$12,300, has been coming in right along since, and this promises to be the best year in their history. C. F. Ryeer, of Knox, Pa., a graduate of Pennsylvania College, is a new instructor, having charge of Telegraphy, and Miss Lillian Doty is a new assistant in the Shorthand department.

Miss Annie M. Bemis was recently elected supervisor of penmanship in the public schools of Brockton, Mass. Miss Bemis prepared herself for this position under the instruction of the well known penman and teacher, C. W. Jones, of the Brockton Business University. Miss Bemis was formerly a grade teacher, and the marked success she secured in penmanship won for her the fine position she now holds.

W. W. Petrie, the efficient director of the Hyde Park, Mass., high school, is again in charge of the work after a three-months' siege typhoid fever. His many friends will therefore be glad to learn of his recovery, and join with us in wishing him a long, uninterrupted period of health and prosperity.

Commercial Law—Continued from page 23.

bind the firm by instruments confessing judgment, and he can not bind the other members by submitting partnership questions to arbitration. A partner has power to make an assignment of a part of the firm's assets to a single creditor, but he can not make a general assignment for the benefit of creditors.

A partnership is presumed to continue until the expiration of the time specified in the articles of co-partnership, or until the completion of the enterprise for which it was formed. However, any partner has the power

—though not always the right—to dissolve the relation by withdrawal at any time. But where a partner wrongfully withdraws, he is liable for such losses as the others may sustain because of his action. As a partner's rights, as distinguished from his interests, in the partnership, are not assignable, a sale of his interest will immediately operate as a dissolution, as well as the death, insanity, or bankruptcy of any one partner. The marriage of a female partner, in most states, has the same effect. A court of equity may decree dissolution for sufficient reasons. Where the dissolution is caused by the withdrawal of one partner, the others may form a new partnership under the same firm name if the same does not include the name of the retiring partner. To avoid liability, however, a partner who has sold his interests to a new firm, must give immediate notice to all persons with whom the firm has been dealing or who might deal with the new firm supposing the former partnership to exist.

As soon as the partnership is dissolved the original powers of the partners cease and they can make only such contracts as have a direct bearing upon the final adjustment of the affairs of the dissolved firm. Of course, each partner retains authority to make collection of debts due to the firm and to pay its outstanding obligations, but for no purpose may he make or endorse negotiable instruments in the name of the old firm.

In the distribution of the assets after dissolution, priority is given to the creditors of the firm, after which such advances as the individual partners may have made to the firm are returned; out of what remains each partner is paid ratably what is due him in respect to capital invested and, finally, any residue is distributed among the partners in the proportion in which they shared the profits or losses during the existence of the firm.



CATALOGS CIRCULARS

The New Orleans Daily Picayune, Sunday, Sept. 11, 1910, contained a group photograph of nearly 100 pupils, representing graduates for 1910 of Spencer's Business College, New Orleans, La. It speaks well for the success and prosperity of that institution.

Coleman National Business College, Newark, N. J., has issued a catalog this year covered in Robbins egg blue with embossed title in gilt and dark blue, making it quite effective. The inside is printed on paper especially adapted to rich half-tone effects.

"What They Say," is the title of a sixty-page booklet containing portraits and testimonials of a large number of the famous shorthand people, issued by and for the interests of Isaac Pitman & Sons, 31 Union Square, New York City.

The Bingham School, Mebane, N. C. is represented this year by a little envelope size booklet well printed, which bespeaks a good school especially adapted to the needs of the south.

The Blair Business College, Spokane, Wash., recently issued a catalog that is sumptuous in quality, size and character. It is printed on the latest cream colored paper, every other sheet being rough for the text and every other sheet smooth for the illustrations. It is covered in light brown with embossed title in gilt and dark brown. The text of the catalog is high grade and characteristic of the school and in keeping with the other features of the catalog. It is one of the few distinctively high grade productions in catalog making received at this office.

"Modern Business" is the title of one of the most original unique and modern pieces of advertising recently received from commercial schools. It is issued by the Merchants' and Bankers' Business School, Newark, N. J. The outside cover pages are covered with a large number of sky scrapers, public buildings, business blocks, etc. The inside is profusely illustrated with elaborate photographs and wash drawings, of school room scenes, of office scenes, school room details, etc. As the saying goes "It is right up to the minute," in that kind of advertising designed to catch the eye and to be read in a brief time. They also issue a very neat little booklet with tint back ground and attractive illustrations.

The Baker City, Ore., Normal and Business College, issued a neat little catalog, covered in brown, and attractively illustrated.

A Quarterly Bulletin, issued by the State Normal School, Kearney, Neb., is a neat and attractive little advertising medium. In it we see the familiar face of our former pupil, J. A. Stryker, who has charge of the penmanship in that institution.

One of the best catalogs of the year is hereby acknowledged from the Littleford School, Cincinnati. It is covered in a light tone of brown, printed on a rich grade of very high quality paper. The illustrations and text are all that bespeak a good school—a school of quality, and housed on Cincinnati's eighteen-story sky scraper.

The Year Book of the New Trier Township High School, Cook County, Ill., is a most interesting document of sixty-eight pages. The commercial department, presided over by E. J. Gibb, is well represented, the penmanship receiving its just share of attention in the book.

Advertising literature has been received from the following: Massey Business College, Birmingham, Ala.; Hesser Business College, Manchester, N. H.; Mountain City Business College, Chattanooga, Tenn.; The Brandon-Stevens Institute, New Brighton, S. J., N. Y.

The Wilkes-Barre, Pa., Board of Trade Journal, recently devoted over a page to the Wilkes-Barre Business College, illustrating the article by portraits of the proprietor and faculty, with a view of the building in which the school is located. It speaks in highest terms of the school and its excellent work, and did so without solicitation or pay on the part of the school, indicating that

the school has a good local reputation, which we had surmised from the correspondence we have had with the school from time to time. Mr. Victor Lee Dobson is principal. Mr. Ashton E. Smith has charge of the commercial department, and Miss Bertha B. Johnson has charge of the shorthand.

Recent literature has been received from the following: The Owens School, Pottsville, Pa.; State Normal School, Bloomsburg, Pa.; Goldey College, Wilmington, Del.; Waterlino, La., Business College; Modern School of Business, Eugene, Ore.; Hamilton, O., Business College; Williams Business College, Milwaukee, Wis.; Lincoln Memorial Univ., Cumberland Gap, Tenn.; Kalispell, Mont., Business College; Athens, W. Va. Business College; Akron, O., Business College; Woodstock, Ont., Can., Business College; Spencerian Commercial School, Louisville, Ky.; The Childs Business College, Providence, R. I.; Sadler-Rowe Co., Baltimore, Md.; LeMasters Business Institute, Orange, N. J.; The Commercial Club, Cuero, Tex.

The E. P. C. Journal, Warren, Pa., is a good advertising medium for the Warren and Kane Business Colleges. It is published by the proprietor, C. W. Smith, and contains lessons in shorthand, penmanship and other school subjects.

The Bingham School, 1910-1912, comes represented to our desk by a 112-page, finely illustrated and printed catalog. The President, Preston Lewis Gray, is conducting a fine school, especially adapted to the great south land in which it is located. It contains in connection with the other courses and departments of the college, an excellent commercial course, including penmanship and the other usual commercial subjects. It is a boy's school conducted on a military basis, and its large attendance bespeaks its efficiency and popularity.

New England Business College, Worcester, Mass., Mrs. M. B. Gront, President, Chas. A. Robertson, Principal of commercial department, recently published an excellent journal-like circular in the interests of that school.

Bliss College, Columbus, O., this year, as usual, issues a catalog descriptive and illustrative of that up-to-date prosperous school. The illustrations show exactly what the school looks like. This school is in an exceptionally prosperous condition, due to the tireless energy and enterprise of C. A. Bliss and his able assistant, A. McFadyen.

NEWS NOTES AND NOTICES

D. C. Beighey, penman in the Hammel Business College, Akron, O., reports a good school and work moving along very satisfactorily. He reports a new member in his household by the name of Helen Mardel Beighey, and as a consequence we hereby extend our congratulations. Mr. Beighey is a fine young man, being a former pupil of the Zanerian, and is sure to make good in life.

W. Scott Hiser, who for many years has had charge of penmanship, manual training, etc., in the Richmond, Ind., public schools, was called this year to a larger field of usefulness in the manual training high school of Indianapolis, where he will teach mechanical drawing. Mr. Hiser is a man of much more than average ability, energy and character, and we congratulate the Indianapolis schools for having secured his services.

E. G. Brant, Prin. of the Drake College, Newark, N. J., sends encouraging news to the effect that their institution is enjoying the largest attendance of the fall that they have ever had. He also states that he expects THE BUSINESS EDUCATOR to assist in getting results in the penmanship classes.

N. A. Campbell, a graduate from the Hausam School, is now employed as the head of The Pen Art Department in the Salt City Business College, of Hutchinson, Kansas. This place was held during the last four years by Mr. Hausam.

H. C. Spillman, recently at the head of the Department of Commerce, South Division High School, Milwaukee, Wis., is now School Manager for the Remington Typewriter Co., in greater New York. This means that Mr. Spillman has secured a most desirable position. And it also means that the Company has secured the services of an exceptional person, for we have always considered Mr. Spillman a man of splendid energy, brains and character.

E. T. Whitson has resigned his position with the Seattle Business College, and has accepted a position with the Builders' Exchange, of Seattle, as correspondent. Commercial activity in the northwest offers so many attractive opportunities to capable men that it is hard to keep them in business college work.

A. R. James, associate proprietor of the Ideal Business School, Piqua, O., writes us under date of September 30, the following encouraging news: "We have entered upon the best year in the history of the school. Our Fall opening was far ahead of any previous year. Night school is overflowing—every available seat will be taken for a club for THE EDUCATOR a little later."

C. H. Nixon has recently been elected as principal of the commercial department and supervisor of penmanship in the Harrisonburg, Va., High School. Mr. Nixon writes a very strong business hand, and is undoubtedly well qualified for the responsible position he holds. Undoubtedly, under Mr. Nixon's instructions many first class business writers will be developed in the Harrisonburg High School.

Frederick Juchoff, who is now contributing articles to this magazine, recently secured the position as director of the department of commerce of the Cook Co., J. Sterling Morton High School of Chicago, Ill. He still has charge of the evening school in the Western University. Mr. Juchoff possesses the qualities which lead to success. Read his articles.

A. M. Wonnell, whose superior lessons in Ornamental penmanship are now appearing in the columns of THE BUSINESS EDUCATOR, has charge of bookkeeping, penmanship and applied art in the department of the department of commerce of the Cook Co., J. Sterling Morton High School of Chicago, Ill. He reports the work congenial, and the city a cheap and pleasant place to live in, friendliness and hospitality being characteristic of the people.

Ashton E. Smith, penman in the Wilkes-Barre, Pa., Business College and supporter of THE BUSINESS EDUCATOR, is one of our most enthusiastic and capable teachers of practical writing. As a consequence, his pupils are making progress and are more interested in penmanship as in their other subjects. He writes a practical hand, and his pupils are learning to do the same. He reports a good and growing school, as well as a favorable outlook for the future.

Thomas Kyan, of the E. D. High School, Brooklyn, N. Y., has been elected assistant commercial instructor in the Bayonne, (N. J.) High School, and will have charge of the classes in penmanship in his new position. Howard Van Deusen continues as senior commercial teacher at Bayonne and M. F. Crotty as teacher in charge of stenography and typewriting.

We recently had the pleasure of visiting the Evening High School of Commerce, Cleveland, Ohio, under the direction of J. O. Gordon. They are giving excellent instruction to ambitious young people in the following subjects: English, German, Latin, French, Physics, Algebra, Arithmetic, Bookkeeping, Shorthand, Typewriting, Penmanship, and Mechanical Drawing. They have a fine equipment, and an attendance, if we remember correctly, of upwards of five hundred. Certain it is that they have an able corps of instructors who are working loyally, shoulder to shoulder, for the good of those who entrust their time and effort for instruction.

James F. S. Ryan, formerly of New York, and during the past year of Allentown, Pa., was recently given a nine months' prison sentence by the Court, having been convicted of libel for circulating circulars and statements derogatory to the American Commercial School and its president, O. C. Dorney.



SUCCESSLETS FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,
Maple City Business School, Hornell, N. Y.

WHEN IS ONE'S EDUCATION COMPLETED?

The conical headed boy, who ought to be salted several times a day, thinks his education was completed long ago. He has an idea that he can absorb knowledge much as a sponge licks up water, or he may think that the mental is so etheral that it much resembles a gas and by keeping his eyes, ears and mouth open it will wander in and find a lodging place. Nothing doing. He generally keeps his mouth open, but instead of becoming educated he becomes a human phonograph which gives out echoes of vast unoccupied spaces.

Just let this sink into your memory: The man who plants his garden, neglects to cultivate it and then expects to harvest a crop, needs to be operated upon, and something should be put into his system instead of cutting out anything.

Some young people consider their education completed when they have finished a business, a high school or a college course and got their diploma. That looks to them like a receipt in full of account. They have missed the bull's-eye by a thousand miles.

A course in any school is merely an index which tells you where to go to find the real thing—a guide post which points the way to knowledge.

Thousands of boys and girls have no diploma and may wonder how they can go ahead without an index. Nothing easier; make the index as you go along. All that a special course gives you is a training in analyzing, comparing, and classifying, and where to find the material for this work. The broadly educated man is the one who is firmly anchored in one business or profession and one who looks out upon the world from that standpoint, and who looks earnestly and long enough, because *all these things are related*.

"That is all right and listens well," I hear some one say, "but I have to work eight or ten hours every day, and anyway I haven't the opportunities that some have." That is the same old song of laziness that has been landing people on the "dump" since the world began. Ten hours from 24 leaves 14, minus nine for sleep, brings the remainder down to five. Honest, now, don't you think you could snag out one hour of the five for study and improvement? Sure. And what wonders that one hour will accomplish if conscientiously used. You can make a mental giant of yourself and lift yourself to any position you may desire. But you must give that hour *every day* and concentrate upon the subject in hand with the power that play induces.

Let us step behind the scenes and watch the young man who has come to the conclusion that his education is not completed so long as something remains to be learned.

Suppose the young man is handling a machine in a woodworking establishment and is working nine hours a day. It would be considered very creditable if he merely sets himself the task of turning out the largest amount of well finished products. But this young man is not satisfied with mere superior quality and

maximum product; he isn't satisfied with high wages; he wants an education and he must get it while he works. He decides, very wisely, to learn about the things nearest at hand; those that he can see and feel, so that he will be better qualified to understand about the many things that he cannot see or feel but can read about.

He takes up the study of the different kinds of woods which he is fashioning and before he is through with the subject he finds that he has traveled all over the world, invaded every science and art and has found these seemingly divergent interests so closely knit together that it is easy to remember and instantly command all that he has read on the subject. Possibly he is working on basswood, and straightway he borrows a book at the library that will not only tell him about basswood, but about other woods. His study of basswood causes him to travel extensively (mentally) and gives him a wide knowledge of geography and geology and by the time he has learned all that he can from books, magazines and people about the history of the raw material which comes to his table he will be a well informed man on many subjects and his mind will have been trained to ask intelligent questions, to analyze, compare, classify, to think—but, his education is not completed. He has merely followed these woods from his table back to earth and beyond. Now he will follow them from his table on to their final resting place, and what a diversity of paths they will take and what wonderful stories he will find along the way, telling him how they are transformed and the method by which they are moved from place to place until they have reached the consumer, and even then the story is not completed. In the journey from the table on he learns more about his fellowman, the methods by which products are marketed, and the financing, communication and transportation which the marketing involves, and he learns it in the only logical way that will leave it indelibly stamped on his memory. Each turn in the road, no matter in what direction he may go, will bring to view something interesting and instructive.

To get the true educational habit means better citizenship, more happiness, and it robs work of its drudgery.

The iron worker, the railroad, the farmer and the office man all have the same glorious opportunity that lies at the feet of the wood worker.

The majority of mechanics think they have no chance, but in reality each one of them is seated in the greatest of universities, with unlimited opportunities for instruction and investigation at a small cost of time and money. Once you get the analyzing, comparing, classifying habit firmly fixed, your mind is busy with it no matter what your hands may be doing, and instead of devoting one hour to education, you will be devoting every waking moment to improvement, and without any conscious effort.

Of course you can readily see that the young man who has been following this line of study will not handle that one machine all his life. He has acquired *related* knowledge, and that not only has a market value in money, but in appreciation.

You see, now, how you can rise, no matter where you may be planted.

"Move on."

A DRAMA.

SCENE ONE—A FAKE SCHOOL.

CHARACTER—A FOOL GIRL.

SCENE TWO—A BUSINESS OFFICE.

To learn shorthand Miss Anne DeBeau

Decided that to school she'd go,
Be wise in every hook and turn
And quick the winged art she'd learn.
She read the adlets through and through
With this great object in her view,
And chose a school that said it could
In thirty days make her so good
She'd discount all stenographers,
And beat the lexicographers.

Miss Anne De Beau ambitious was,

To her this talk delicious was,

And so she parted with her cash

And took up study of their hash.

Four tens of dollars did they charge,

But, then the vista was so large:

" 'Tis nought," she cried, "for I will make

The swiftest in his shoes to shake."

And so she learned a system new,

Which Pittman's on the scrap-heap threw

And made the famous one of Graham

Run like an old man, very lame,

And Munson seemed quite weak you know

Despite the Powers of its strong Co.,

While Benjamin was quite left-handed

And all his writers would be stranded,

And as for Cross Eclectic's fame

And Gregg's most pushful, sturdy frame

And others, which I need not name

They'd hide their heads for very shame

When this most shining mark

Emerged from out old Noah's ark.

So Miss De Beau her lessons ten

Did learn and then she knew all sten.

A call came in and she went out

And all her books went "up the spout."

Her boss was quite a fast dictator

And knew himself no small "pertater."

His first epistle went like this:

"James Wragge, Esquire, Green River, Miss.

Dear Sir: Responding to your letter

Of the 18th, I think you'd better

Ship me the salt by next freight train.

See that it's covered from the rain,

Marked "Rush" and billed to me

At eighteen dollars f. o. b.

Your yard, and try that no delay

Will interfere with this I pray.

Now hoping that the utmost speed

You will exert, for salt I need,

I am Yours truly, James McPheed."

Full thirty letters just like this

Were given to this finished Miss,

Then to the typewriter she went

To prove her time had been well spent;

This is the letter she'd have sent

If her first boss had let it pass:

James Ragsquire, Grand River, Mass.

Dear Sir: Responding to your letter

Of the 18th, I think you'd better

Ship me the slates by next freight train.

See they are covered from the rain,

Mark "Crush" and built to me

At eighty dollars et cetera

Per yard and try that on the lay

Will notify with this I pray.

Now hoping that the tamest speed

You will exert for salad need,

I am Yours truly, James McPheed."

Miss Anne De Beau then handed in

Results of all her toilsome din.

"The winner of the bun I am,

With these I make a real good "hit,"

But a McPheed remarked was, "Git."

Everett, Wn. R. P. WOOD.



STEPPING STONES TO SUCCESS

LUTHIER B. D'ARMOND,

Associate Manager Specialists' Educational Bureau,

WEBSTER GROVES STATION, ST. LOUIS, MO.

HABITS WHICH CONTRIBUTE TO BUSINESS EFFICIENCY.

Habit when correctly formed is our stock in trade. Habits are our best friends if we make them serve us but our worst enemies if they are evil. This is especially true in business.

The young man or young woman who is preparing to enter the business world should form the habit of thinking. Think about your work. Study conditions. Listen to the experiences of your superiors and when you secure all information possible concerning your work, resort to your common sense and test the evidence thoroughly. When you can add to your efficiency, do not hesitate to do so, and your proprietor will be interested in you because you are interested in his business.

You must do your own thinking and not be a machine. Business men are now complaining about the human machines in their offices and are discarding them as rapidly as possible. Machines can be bought in the market at a low figure, but the young man or woman who has formed the habit of thinking, who can see great things, plan things, decide things, and execute plans is being eagerly sought for all responsible positions. "I didn't think" has cost many a young person a desirable place in life. "I ought to have known better" comes from the lack of that habit "To Think." It is an easy matter to think when we have accustomed ourselves to it and it is a difficult matter not to think when we have formed the habit of thinking.

Get in the habit of executing orders promptly. Large concerns must have system and it is absolutely necessary for the employee to carry out instructions implicitly or there will be discord, misunderstandings, and finally failure in business. Putting things off, has ruined the success of many young men and young women. When you receive instructions, carry them out *at once*. Never permit your superior to call your attention to it the second time. Form the habit of prompt action and it will bring you promotion.

When Reeder Harris, an eminent lawyer, was a young man he secured a position in an engineering office. He noticed that some of the men were sent out on the road frequently on responsible commissions. These men would take a great part of the day in getting ready to start. This method did not appeal to him and one day he brought his satchel in the office with all necessary equipment for travel. His companions ridiculed the idea. The chief engineer happened to see the bag and inquired about it. The young man explained that if he was called on to leave the office, he would be ready. This idea so struck the engineer that he said, "Get on that train, I will telegraph instructions." Mr. Harris had formed the habit of being ready to follow instructions and always made rapid progress thereafter.

The habit of being accurate is another essential qualification. Accuracy is a matter of habit and if we compel ourselves to be accurate in the beginning we shall soon do things right because it is the easiest way. Mr. Lawrence, the prince of merchants, said, "Get in the habit of doing things just right, not a little wrong."

The card system is used extensively in business; suppose the stenographer or bookkeeper fails to file this card exactly right. We want the information that the card contains, but fail to find it. Time is lost and before it can be found the whole office is disturbed. A letter is dictat-

ed and when it is ready for signature, it is found that the margin is uneven, or punctuation bad, or there are erasures, or the type is blurred, and it presents a bad appearance. When attention is called to it you will hear, "I didn't think that little would hurt. They won't notice it." Such conditions, however small, have wrecked the life-success of many young men and women, because great things never come to us until we prove ourselves faithful over the little things.

A draft of \$1000 was left at the bank for collection where I was working. The young man forgot to tear off "No Protest" when he mailed it to a distant bank. When the note was presented it was learned that the maker could not pay it, and as the "No Protest" was attached, the bank returned the note to the sender. This error relieved the endorsers and the bank was the loser. Needless to say the young man lost his position.

Mistakes will occur, but we should strive to make as few as possible. Habits of careful thinking, being prompt, and doing things exactly right will eliminate many failures from our experience.

LADIES AS PENMEN.

About the beginning of the eighteenth century ladies wrote a large, round, open hand, not much unlike the Italian. As the century grew older, the light, angular style of our grandmothers and great-grandmothers came into vogue. Feminine handwriting was then painfully uniform; individuality was almost unknown. Later, however, our girls have asserted their independence in this direction, as in so many others, and the civil service style is now much affected.

Among ladies distinguished for the beauty of their penmanship—or *penwomanship*—was Charlotte Bronte, who wrote a very small, very delicate and carefully-finished hand. Mrs. Hemans wrote in a free, flowing style. Elizabeth Barrett Browning's manuscript was very neat and carefully punctuated, the writing being distinct and legible, though the letters were not well joined.

W. P. STEINHAEUSER,
Asbury Park, N. J.

TOIL &
TALENT

Triumph

Hitch talent to toil or toil to the genius of intellect and you have the highest efficiency. Not toil alone; not talent alone, but the two combined. It is an old story, but ever a new and true one to ambitious youth. A little talent and a whole lot of toil makes the BUSINESS EDUCATOR possible each month. And what is true of the B. E. is true of almost all enterprises.



Ornamental Penmanship No. 4

A. M. WONNELL,

Woodward High School, Cincinnati, Ohio.

Specimens criticised by Mr. Wonnell if self-addressed postal or postage is enclosed.

Lesson No. 4.

Nothing but the upper loops this month but that's enough if you master them. I've tried making loops with finger movement and with arm movement and I know it's a big mistake to use much finger movement. Now, listen. Place your arm on the paper at an angle so that you can use some hinge movement. Move lightly and quickly and *lift your pen at the crossing*. Then pick it up carefully and finish. This pen lifting applies to all the upper loops. Make these loops about four times as high as the minimum letters. The copies were written with almost pure arm movement. I shall omit details for the different letters, but don't you do it in your practice.

Study in loops.

blush blush blush blush

blush blush blush blush

blush blush blush blush

blush blush blush blush

blush blush blush blush

wish smash blush blush blush blush

blush smash brisk black black slick

bluff bluff bluff bluff bluff

ruffle muffle snuffle ruffraff ruff



INSPIRATION AND INFORMATION

THOS E. CUPPER, INC. ACCT.,

Durham, N. C.

GAINING RECOGNITION IN BUSINESS.

The young man or woman just starting upon a business career is oft-times confronted with the seriousness of "Gaining Recognition" upon the fields of business.

Existing environments and complex commercial conditions of this age is a good indication of the world's progress, and of the soundness of its affairs. This together with increased advantages called forth by keen competition, not limited to any particular class or section, has, to a large extent, resulted in weeding out incompetents, and offering a premium for those possessed of trained brains.

Many of our BEST Commercial Schools have made an earnest effort to keep pace with the times by strengthening their courses of training to meet the exacting requirements of Modern Business Offices, and how well they have succeeded, may be measured by the fact that a young man or woman stands an equally good, if not better, chance of gaining recognition today than at any time in the world's history.

Simply drifting along with no definite object in view, learning just enough to get a job and working just enough to keep from getting bounced can profit no one, and such a course will never win a crown of honor in life's battle for success. There are certain qualities that are absolutely essential, and must be possessed in sufficient quantity by those who would gain a footing in the forefront. In addition to training, there must be ambition, determination and an active brain.

However, man works out his own destiny in business—he is the architect of his own fortune, and if he selects a high ideal and bends every energy towards reaching that ideal, if he has the essential qualities the world is daily trying so hard to get, he will live to see his dreams materialize—he cannot escape recognition in any line or community.

SPECIAL!

Lessons in Penmanship by mail. Copies are written by E. H. McGHEE, per circular.
RESOLUTIONS ENCLOSED.
Write now, I may be in a position to supply your wants.

E. H. McGHEE,

Box 561. TRENTON, N. J.

IF YOU Really want to become an expert penman, buy the Madarasz Scrap Book.

The most skillful off-hand pen-work in the world—bar none. Nothing like it ever put between covers—all genuine pen-work. You are losing valuable time by working from second quality copies. Madarasz copies excel all others, because they are executed off-hand, are graceful, naturally made, and easily made. For 35 years, Madarasz has been, and is today, the greatest off-hand penman in the world. The price of the Madarasz Scrap-book is \$15 cash, or \$20 cash, and six monthly payments of \$5 each to reliable parties. Get wise, get busy.

L. MADARASZ,

908 Market St., San Francisco, Cal.



This genial countenance is that generally worn by J. Fred Williams, principal of the commercial department of the high school of Boise, Idaho.

Mr. Williams was born and raised on a farm near Beardstown, Ill., on the Illinois River. He received his general education in the Illinois Wesleyan University of Bloomington, where he also studied law two years. His business education was received in Brown's Peoria and Jacksonville Schools. Later he taught one year in Brown's Terre Haute, Ind., school and was for two years at the head of the commercial work in Brown's school at Jacksonville.

About three years ago he went to Boise and took charge of the commercial department which then had an enrollment of thirty. His present enrollment is one hundred and thirty, with two assistants. Guy Scudder teaches bookkeeping and writing, and Miss Green teaches shorthand and typewriting.

Mr. Williams' work is largely that of director of the commercial work and supervisor of writing in the grades, although he conducts several other classes in various subjects daily in the high school.

He resigned his position in April 1900, because of poor health, but after spending a year on the farm he again entered the work as principal of Link's Commercial School at Idaho Falls.

The School Board again finding themselves in need of a director this fall, strongly solicited his release of Mr. Link, which was finally effected in the interests of the public welfare of Boise City.

We have had considerable correspondence with him the past few years, during which time we have come to recognize him as a man whose character is in keeping with his ability and whose optimism and square deal qualities are ever evident. Idaho is to be congratulated for having him in her midst.



Get your eye on America's largest Correspondence School of Short-hand, Typewriting, Bookkeeping, Telegraphy, Penmanship, etc.
TYLER COMMERCIAL COLLEGE, TYLER, TEXAS
Fill in and receive catalog.
State course wanted.

Name

Address

FOR REFLECTION AND PRACTICE.

He who knows how to read to advantage, will ever have something as applicable to his mental powers, as electricity is to move the animal system.

It is a law of nature that our minds insensibly imbibe a coloring from those with whom we associate, whether they are brought in contact by the living voice or on the written page.

Thought, too, delivered, is the more possessed.

Teaching, we learn, and giving, we receive.

Ahasuerus	Nehemiah
Bathsheba	Obadiah
Claudius	Philemon
David	Quartus
Elisha	Rehoboam
Festus	Solomon
Gehazi	Timothy
Hadassah	Uzziah
Isaiah	Vigilance
Jeroabam	Widernere
Kezziah	Xerxes
Luke	Ypsilanti
Mephibosheth	Zephaniah

HERBERT W. ENGLISH,
47 Walnut St., Pottstown, Pa.

THE SECRET OF RAPID MENTAL ADDITION

AVOID the inaccuracy and brain-numbing tedium of HATHAARD addition. Footing columns is then a PLEASURE. Anyone can quickly familiarize the 165 possible combinations of figures; these and their sums recognized, you foot any column rapidly as you read a line of words. My method is so simple to learn, you wonder why you never thought of it before. Speed bewilders your friends. Book of complete instructions and drill tables, postpaid, 50c. Return if dissatisfied; money back without a word. What more can you ask? Trial lesson and conclusive proofs FREE.

C. H. Nicholson, R. 294, 144 E. 34th St., N. Y.

W. A. BODE I will write your name on one dozen CARDS for 15 cents. I will give free a pack of samples and send terms to agents with each order.

AGENTS WANTED

BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.

COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink, Glossy Black or Very Best White, 15c. per bottle. 1 Oblique Pen Hold or Ink. Gillette's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

PENMAN WESTERN STATE NORMAL

Specimen Letter, Business Hand, 8 50
Specimen Letter Ornamental and Superfine, 75
Wedding Invitations, dozen, 1.50
Written Cards—very fine, dozen, 25
12 Lessons in Business Writing, 7.50
DIPLOMAS ENCLOSED—German or Old English

J. A. STRYKER, Kearney, Nebr.

Scranton PA

ENGROSSING

MODERATE PRICES

RESOLUTIONS ETC. ENCLOSED—PEN AND INK PORTRAITS



*Are You Interested in a Trade Mark,
Monogram or Distinctive Design
for your Stationery or Advertising?*

*We are Penmen, Illuminators,
Designers, Contracting Stationers and at
Your command.*

Modern Commercial Script by F. W. Martin, 100 Boylston St., Boston, Mass.

CLUB CHAT

J. B. Clark, teacher in The Jacobs' Business College, Dayton, O., recently favored us with a list of forty-three subscriptions. Enclosed with this list were specimens of penmanship from two of his students which are up to our certificate standard. The interest in penmanship in this school indicated by this club, and the excellence attained by the students, indicate that this school is securing a high standard in penmanship.

E. C. Barnes, president of Barnes Commercial School, Denver, Colo., recently favored us with a good list of subscriptions. Mr. Barnes conducts a high grade school and secures excellent results in penmanship as well as in other branches.

A good list of subscriptions has been received from J. B. Paterson of the College of Commerce, Racine, Wis. Mr. Paterson writes a strong business hand and knows the value of good penmanship. May THE BUSINESS EDUCATOR help in the good work he is doing and may each of his students become his equal in business writing.

A. B. Curtis, of the Minneapolis, Minn., Business College, writes that he knows THE BUSINESS EDUCATOR is beneficial to all who take it, and for that reason he has been working to get subscriptions. Mr. Curtis and Mr. Buell of that school are among our loyal supporters, and have already sent us several good lists of subscriptions for this year.

J. W. Westervelt, proprietor of the Forest City Business and Shorthand College, London, Ont., sends one of the largest lists of subscriptions received during October, and the largest received from any school in Canada. His list contains ninety-six names. Mr. Westervelt conducts a progressive school and is a live wire on penmanship, being a fine penman as well as a fine teacher of the subject.

George W. Collins, teacher in Heald's Business College, Oakland, Calif., recently sent us a list of thirty-one subscriptions to THE BUSINESS EDUCATOR. A set of business capitals by Mr. Collins appeared in the May number. He writes a strong business hand and secures good results in his penmanship classes.

M. Towery, principal of the Williams Business College, Oshkosh, Wis., sent us a good club of subscriptions the early part of October, and another one November 1st.

R. F. Kennedy, president of the Union Business College, Eau Claire, Wis., sent us a good club of subscriptions.

W. F. Hostetter, an old friend and supporter of THE BUSINESS EDUCATOR, who is now teaching in the South Bend High School, South Bend, Ind., is arousing much interest in penmanship in his new position as is evidenced by the handsome list of subscriptions just received. Mr. Hostetter was formerly connected with the South Bend Business College.

C. S. Jackson, of the Grays Harbor Business College, Aberdeen, Wash., recently sent us a list of seventeen subscriptions for the Professional edition. He writes: "My students want the best, consequently I could do nothing with the Students' edition." The Professional is certainly the Better Edition of THE BUSINESS EDUCATOR, and those students who receive only the Penmanship edition are missing many articles of interest and value.

G. C. Kreighbaum, of the Cleary Business College, Ypsilanti, Mich., writes as follows: The October number is the best I ever saw; it is a real compendium of art, and should be in the hands of every commercial teacher."

Mrs. Nina P. H. Noble, the commercial and penmanship teacher in the Morse Business College, Hartford, Conn., recently favored us with a list of fifteen subscriptions and a promise of more to follow. Mrs. Noble writes a very accurate and graceful style of business writing, as many of our readers know, and is an enthusiastic and resourceful teacher of penmanship.



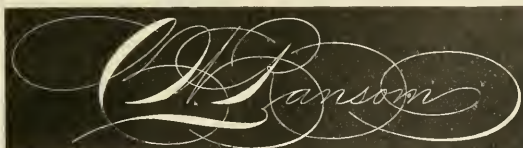
I TEACH Penmanship BY MAIL



I won the world's first prize for the best course of lessons in Penmanship. Under my guidance as a teacher with a national reputation, you can become an expert penman or master the art of Show Card Writing. My system of instruction in these branches is simple, thorough and easily learned as I depend largely upon personal correspondence with you. Each lesson is carefully planned and compels your constant improvement. Many of my pupils are filling high salaried positions in commercial colleges and the demand for them is increasing.

Write me today if you wish to become a better penman or an expert Show Card Writer. A postcard will do. I will send you free, one of my favorite pens and a copy of the Ransomerian Journal.

Write now — it may mean your future success.



Pres. Ransomerian School of Penmanship, 508 Reliance Building, Kansas City, Mo.



CLUB CHAT

Mr. Kreighbaum evidently thinks it a good thing for students as well, as a list of fifty subscriptions was enclosed with his letter.

Geo. Benson, teacher in the Laurium, Mich., Commercial School, is keeping up the record of that institution as a supporter of THE BUSINESS EDUCATOR; and we have every reason to believe that under Mr. Benson's instruction his students will not allow THE BUSINESS EDUCATOR Certificate record of that institution to be lowered in the least.

Mr. G. E. Gustafson, principal and penman of the Inter-State Commercial College, Reading, Pa., sends a club of thirty-one subscriptions. He says the attendance is good, and of a fine quality. Mr. Gustafson ranks among the best when it comes to teaching penmanship and bookkeeping. We expect to see some fine specimens from his pupils, a great number of whom are genuine Pennsylvania Dutch. They are hard workers when once aroused, and Mr. Gustafson seems to be the man who can arouse them.

C. H. Loughecker, teacher in the Mueller School of Business, Cincinnati, Ohio, is a good supporter of THE BUSINESS EDUCATOR and a thorough believer in the value of penmanship. We recently received a list of forty-two subscriptions from him. A good showing for the Mueller School.

F. E. Mitchell, commercial teacher in the Rutland, Vt., High School, believes in good penmanship for public school pupils and appreciates the value of THE BUSINESS EDUCATOR in teaching penmanship. We acknowledge receipt of two lists of subscriptions from him and he states that others will be received in the near future.

E. H. McGhee, of the Steward & Large Business Institute, Trenton, N. J., who is now giving

a series of lessons in business writing in our journal, recently favored us with a handsome list of subscriptions. Much interest is being shown in Mr. McGhee's lessons, and no doubt those who follow these lessons will be highly pleased at the end of the course.

C. G. Kaessner, teacher in the Nebraska Central College, Central City, Neb., recently favored us with a fine club of subscriptions to THE BUSINESS EDUCATOR.

Mr. J. J. Ross, teacher in the Elliott Business College Toronto, Ontario, recently favored us with a good list of subscriptions, four of which were for the Professional edition.

Douglas F. Dickerson, Principal of the Lexington, Neb., public schools, believes in the value of good penmanship for public school students. Two lists of subscriptions amounting to fifteen have been received from him quite recently.

A good list of subscriptions has been received from Miss Effie E. Colby, teacher in the Beverly, Mass., High School. Miss Colby states that THE BUSINESS EDUCATOR is held in high esteem by the pupils of that school.

C. A. Zarker, of Lancaster, Pa., Business College, a faithful BUSINESS EDUCATOR supporter, has again sent us a large club of subscriptions. Mr. Zarker is a very strong teacher of penmanship and is above the average teacher in execution.

M. N. Fitzgerald, of Warren, Ohio, recently sent us a number of subscriptions. He has charge of the commercial work in the high school and supervises writing in the grades.

G. E. Spohn, of the Capital City Commercial College, Madison, Wis., takes the lead so far this year with a club of one hundred fifty subscriptions. This is also an increase over clubs received from him last year and indicates that this big school is growing in numbers as it deserves.

R. B. Miller, of the Modern School of Business, Eugene, Ore., recently sent us a club numbering eighteen. He also wishes us a very successful year and says he hopes to help us realize this wish by sending another club later.

SEND for my circular giving prices of best penmanship ever advertised — Bar none.
L. MADARASZ, 908 Market St., SAN FRANCISCO, CAL.

Special Xmas Offer for 25c

1/2 dozen cards with your name and 1/2 dozen Xmas cards flourished, all different and 1 large Post Card flourish. Fifty cents worth for 25c.

H. Stearns

Arkansas City,
Kansas.

NOTICE!!!

Penmen and Card Writers, can double their money at spare moments by monogramming stationery by hand with my "Has the Raised Effect" Embossing Fluid. Any one can use it who knows how to write. Nothing like it in the market. Am inventor of it and guarantee satisfaction. Send for sample of work, or 50c for a half pint bottle.

A. W. H. RONISH,
24 Camp St., Newark, N. J.

AN OPPORTUNITY

To secure
an Eastern
Commercial

School with A 1 reputation, located in city of 32,000 inhabitants and surrounding towns. Expenses low. Equipment will invoice about \$1200. Payments can be arranged. Quick sale desired, as owner has other business further west which requires his attention. Address "**Commerce!**"
CARE OF BUSINESS EDUCATOR, COLUMBUS, O.

HOW TO READ CHARACTER IN HANDWRITING

Since the earliest days science has recognized the fact that handwriting is an Index of Character. This work is authoritative and of special interest and value to penmen, bankers, lawyers and business men. Limp Leather, \$1.00. **MARY H. BOOTH, 3730 N. Sydenham St., Phila., Pa.**

328 W. Berry St.,
Ind. Wayne, Ind.,
Nov 4, 1910.

Mr. C. E. Zaner,
Columbus, O.

Dear Mr. Zaner:

With much interest, I read your article in the Oct. number of the Business Educator entitled, "Extremes in Penmanship Methods and Practice", in which I believe you hit the nail squarely on the head.

Yours truly,
L. Rogers



Another remarkable superscription from the pen of the late A. D. Taylor.

SEND for my circular giving prices of best penmanship ever advertised — Bar none.
L. MADARASZ, 908 Market St., SAN FRANCISCO, CAL.

**Ben
the
Pen-
man**

For 25 Cents

Your name beautifully written on 12 Assorted Christmas Cards in Colors and will send FREE a set of Reputation Capitals and other specimens of my skill *Quality Talks*.

BEN. KUPFERMAN,
16 Stanwood St., Roxbury, Mass.

Grand Christmas Offer

50c WORTH OF ARTISTIC PENWORK FOR 25c

6 large fine quality cards, with Merry Christmas 1910, and your name written in our finest style; value 15c. 6 hand flourished cards, six designs, with Merry Christmas, name and year finely lettered in; value 25c. One large hand flourished Christmas Card, bird design, postal card size, with name, etc., inserted; value 10c. This whole lot only 25c post-paid; value 50c.

Any of above mailed separately for value given, 1c and 2c U. S. stamps received. Canada, coin and postal notes received. Zaner and Palmer highly commend our work. Order early. Address, mentioning this journal, F. E. PERSONS, 445 BRECKENRIDGE ST., BUFFALO, N. Y.



By H. M. Towell, penman, Central Normal College, Danville, Ind.

DO NOT TAKE PENMANSHIP BY MAIL

Until you see my "Fresh-from-the-pen" course. I can make an expert of you or take you further and make you a M. Pen. by mail. If you want to know how to become a good penman, I can tell you.

Prof. L. H. Hausam, M. Pen. author of "THE NEW EDUCATION IN PENMANSHIP", is the greatest author and teacher of Penmanship in America today, and has students in every civilized country in the world. Hundreds of his present students are college teachers and college students. Many graduates are now college presidents, bankers and great business men. We guarantee to place you and to please you or return all tuition. Are you interested? Write today. A richly illustrated Pen Art Book sent free.

THE HAUSAM SCHOOL,

Box 353 A.

Hutchinson, Kansas.



It is always inspiring to read of a young man who has made the best of his condition and attained success by overcoming natural disadvantages. It should be doubly inspiring to learn of one who, in addition to the ordinary obstacles confronting a young man, was obliged to walk on crutches several miles each day to obtain an education. Such a man is the subject of this sketch—Professor J. H. Minick.

At the age of five, Mr. Minick began his education in a country school in Franklin County, Pennsylvania, and after attending school only two weeks, suffered a severe illness which not only kept him out of school until he was ten years of age, but left him in such condition physically that he has always been compelled to use crutches in walking. At the age of ten, he disregarded the protests of friends and walked three miles daily, fall and winter, often through rain and snow, to school. This misfortune and five-year handicap seemed only to increase his enthusiasm and ambition for an education, and with a wonderful intensity of purpose he pushed forward until he had secured a teacher's certificate at the age of sixteen.

He began teaching in his eighteenth year, and after two years entered the First Pennsylvania State Normal School, from which he was graduated in 1883. In 1885 he was graduated from Eastman Business College, and after two more years' teaching entered Bucknell University, from which he was graduated with honor in 1891 with the degree Ph. B.

His first year out of college was spent in assisting President Wm. J. Milne, of the New York State Normal College, in the preparation of Milne's Standard Arithmetic and his High

School Algebra. Since then he has been actively engaged in teaching in public schools, academies, Susquehanna University and Eastman College.

Professor Minick is the author of The Arithmetic for Business, published by Eastman College. His Alma Mater—Bucknell University—bestowed upon him the degree of Ph. M., in recognition of his scholarship as evidenced by this Arithmetic and for post-graduate work done in English Literature and Philosophy.

Professor Minick is at home in the class-room. He is a born teacher. Enthusiastic, sympathetic and cheerful, he is loved by his pupils, respected and held in the highest esteem by his fellow teachers. At the present time he is in charge of the Arithmetic classes and Rapid Calculation Drills in Eastman College, and in the very prime of a busy and successful life.

His success in the face of what would seem unsurmountable obstacles to the ordinary young man, should be an inspiration to those who are weak-willed and lack the energy to carry them over an easier road to success than fell to the lot of Mr. Minick.

S. E. LESLIE.

For Sale! An established Business College, centrally located, in a wealthy agricultural district. Would sell half interest to a good commercial man. If interested, address **J. S.**, *Care of Business Educator, Columbus, Ohio.*

BLANK CARDS BY MAIL

100-3 ply Special Wedding 25c. 100 colored, assorted, 25c. 100 Scroll Cards, assorted, 30c. 100 New Comic Cards, 12 styles, 30c. My New Manual is now ready and it will be sent to Card Writers, with an order for any of the above cards. The book is a gem, in the art of money making by writing cards. Address all letters.

W. M. C BEE

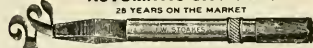
19 Snyder Street

ALLEGHENY, PA.

CHALLENGE CARDS FOR 50c

I will send a package of twelve cards executed with knife, pen and brush, in black, gold, silver and colored inks and challenge any penman in the world to equal them in beauty and execution.

A. W. DAKIN, Knife Artist, Syracuse, N. Y.
AUTOMATIC SIGN PENS



Makes lettering in two colors or shades AT ONE STROKE from one color of ink.
SPECIAL OFFER: 6 Marking or 6 Automatic Shading Pens with two colors of Automatic ink, Alphabets, Figures, Etc., for \$1.00 postpaid. Catalog Free. Address **Newton-Stoakes Shading Pen Co., Pontiac, Mich.**

SPECIMENS

A fine bundle of specimens is hereby acknowledged from Jno. O. Peterson, supervisor of penmanship in the Tacoma, Wash., public schools. The work comes from the different grades from the first to the eighth inclusive, and represents the work the pupils are doing after one year introduction of movement. They reveal the fact that the pupils have gained a great deal in efficiency the past year—the kind of efficiency which makes for better thought and better action in other things, as well as in writing. The little pupils are being started with large free bold writing, and they are continuing it on up through the grades, reducing it in size each year, and increasing the rate of speed correspondingly as the form is diminished. In other words, Mr. Peterson and the teachers are aiming at the same kind of writing all along the line, but at a better quality in the upper grades than in the lower grades. They are starting out with right methods, in order that right results may be followed in the grammar grades, and the specimens submitted clearly indicate that they are applying their theories, and as a consequence Tacoma is stepping up in the front ranks for progressiveness in writing, as well as in other things. Mr. Peterson and the many teachers under his charge are to be congratulated for fine specimens of movement submitted, as well as for a large number of splendidly written specimens, representing work by the pupils of the various grades. The pupils of the first grade not only wrote the copies but illustrated them as well.

Some of the finest writing recently received came from the pen of J. A. Snyder, penman in the Ferris Institute, Big Rapids, Mich. Mr. Snyder is writing a hand that is wonderfully Nadarasz-like in style and excellence.

P. Escalon, the young, enthusiastic penman of Santa Ana, Salvador, Central America, recently sent us some of his ornamental work. Mr. Escalon is steadily improving, and his work now ranks among the best.

FINE PENMANSHIP

Superior courses in *Business and Ornamental Penmanship*. All copies are pen written. Enclose 2c stamp for specimen of my writing and circular.

H. B. LEHMAN

Central High School ST. LOUIS, MO.



Practical Engraving by G. W. Harman, Commercial High School, Brooklyn, N. Y.



Embossed Christmas Cards Finest quality, written in Engravers' script, 1 doz., assorted, 40c. Calling cards. Engravers' script, 1 doz. 25c. Ornamental 15c. doz. H. H. FUNK, 2211 N. Camac St., Philadelphia, Pa.

AND YET THEY COME

First-class schools for teachers of the same quality. WE want YOU as a member. Increase YOUR opportunities by joining US today. Our list of vacancies is large. Our modern methods please. See our literature—something new. A postal will do. Address, **The Instructors' Agency,**

"A good Teachers' Agency" **Marion, Ind.**

FIELD MANAGER

We want a good one to become a partner in our business. A splendid opportunity for a first-class man. Our inside work is the strongest in the State, and we desire to solicit HIGH GRADE students from the entire country. Give full information.

THE COMMERCIAL NORMAL COLLEGE,
GREENVILLE, OHIO.

SEND for my circular giving prices of best penmanship ever advertised—Bar none.
L. MADARASZ, 908 Market St., SAN FRANCISCO, CAL.

TO A BUSINESS GETTER

Part interest for very small investment in school. Excellent opportunity for active producer with limited capital. Community of nearly a half million people. "BUSINESS" Care of **Business Educator, Columbus, Ohio.**

For Sale!

At a bargain, best school in the Middle West. Fine opportunity in growing city of 60,000. Only one competitor. Owner's health has failed. Address **BARGAIN,**
CARE OF
Business Educator, Columbus, Ohio

A BRAND NEW ONE

I have originated a PLAN that will actually add from \$50 to as high as \$500 to the Monthly Income of Any School.

This is no side line, but right in line with your regular work. No extra expense; but little extra effort.

I give you all the details ready for you to put into operation at once upon receipt—all this I give you for \$5.00.

School men in all parts of the country are enthusiastic in its praise. Don't wait another day. Send me your remittance now. I promise to return the entire amount, if you do not consider my Plan all I claim for it. Could I do more? Bank references: Bradford, Pa. National Bank; First National Bank, Jamestown, N. Y. Address,

O. E. BEACH,

Box 371 Jamestown, N. Y.

BEST CARDS, White or Tinted, 20c doz.; 3 doz. 50c. Ornamental Caps, 15c per set. Announcements, Invitations, Resolutions, etc. Prices quoted on application. **H. CURTIS CRANE,**
Grafton, Illinois.

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, MANAGER

FOR WANT OF AVAILABLE CANDIDATES

I was unable to comply last season with over fifty requests for commercial, shorthand and penmanship teachers. Salaries, \$500 to \$1,500. Filled some excellent positions, but must have more candidates! Let me write you about it. **E. C. ROGERS, Manager, CENTRAL TEACHERS' AGENCY, Columbus, Ohio**

WHEN IN DOUBT, CALL ON THIS BUREAU!

We are always ready for business, and to serve commercial teachers and commercial schools well is our pleasure as well as our profit—and yours.

UNION TEACHERS' BUREAU, 229 Broadway, New York

HIGH SCHOOL POSITIONS IN 14 STATES

During the past few weeks, we have filled from ONE to FIVE High School Positions in each of fourteen different states. Salaries from \$60 to \$150 per month.

We need more good Commercial Teachers.

Free Registration if you mention this Journal.

CONTINENTAL TEACHERS' AGENCY, BOWLING GREEN, KY.

FROM THE ATLANTIC TO THE PACIFIC

From Canada to the Gulf, calls come to us constantly for well-trained commercial teachers. Exceptional opportunities are open from time to time. If you want a better position now or later, get our expert service. See our representative at the Chicago Convention, December 27-29th.

THE SPECIALISTS' EDUCATIONAL BUREAU

ROBERT A. GRANT, Mgr. LUTHER B. D'ARMOND, Associate Mgr.
WEBSTER GROVES, ST. LOUIS, MO.



WE TRAIN YOU FOR COMMERCIAL TEACHING.

The opening of our fall term, September 8th, brought us prospective commercial teachers for September, 1911, who will require instruction in the entire group of the commercial texts. These students will be fully prepared for our summer normal training work next July.

Others who have partially completed the subject matter of the commercial branches will enter during the winter term. Others still will commence in the spring or early summer. Write and tell us what ground you have already covered and we will give you an estimate of the probable time you will require for effective preparation for commercial teaching.

As usual, our calls for teachers for the new school year outnumbered the available candidates three or four times over. Let us prepare you and place you. Our special courses insure your promotion. Our bulletin mailed free.

ROCHESTER BUSINESS INSTITUTE, Rochester, N. Y.

SOME AL BUSINESS COLLEGES

Here are a few among scores of private schools that have hired teachers through this Agency during 1910: Long Island B. C., Brooklyn, N. Y.; Albany, N. Y., B. C.; Scranton, Pa., B. C.; Mosher-Lampman B. C., Omaha; Northwestern B. C., Spokane; Spencerian B. C., Milwaukee; Valley City C. S., Grand Rapids, Mich.; Santa Rosa, Calif., B. C.; The Euclid School, Brooklyn; Globe B. C., St. Paul; Burdett College, Boston; Holmes B. C., Portland, Oregon. If you plan to better your condition next year, you cannot enroll with us too soon. Some splendid positions for next year are already listed exclusively with us. Our motto: "No position, no pay." See our Manager at the Chicago Convention.

The National Commercial Teachers' Agency

E. E. Gaylord, Manager, Prospect Hill (A SPECIALTY BY A SPECIALIST) Beverly, Mass.





ENGROSSING and ILLUMINATION
H. W. STRICKLAND,
 Policy Dept., Mass.
 Mutual Life Ins. Co.,
 Springfield, Mass.

Specimens criticised by Mr. Strickland if return postage in full is enclosed.

SCRIPT

LESSON 4.

This is, without doubt, one of the most valuable alphabets the engrosser can have "up his sleeve." It dates well back in a historical way and it requires great patience and persistence to produce artistic Script. Also the number of really high class writers of this style are few.

To the engrossing artist it is well worth the effort required in mastering it.

For practice use a good India ink, 303 Gillott pen and smooth surface paper like linen ledger. Rule guide lines three spaces above base line and two below for small letters. Of course a properly adjusted oblique pen holder must be used, and if you haven't one you can do no better than to send to Zaner & Blosser requesting that it be adjusted for Script writing.

This is the fourth lesson in the course and I consider it a little more difficult than previously presented, in that it requires a free and graceful movement, rather slow, tho; and a vice like grip.

Now let your specimens come, and soon we will find out "Who's Who" when it come to Script writing.

SEND for my circular giving prices of best penmanship ever advertised — Bar none.
L. MADARASZ, 908 Market St., SAN FRANCISCO, CAL.

GOLD and SILVER INK. THE BEST IN THE WORLD

You cannot imagine what beautiful cards and other pen work you can produce by using my Gold, Silver, Black and colored inks. A full supply sent postpaid for \$1.25. Circulars and beautiful Penmanship Journal free. **A. W. DAKIN, Syracuse, N. Y.**

Beautiful Xmas Cards

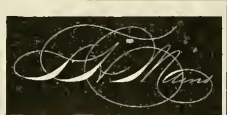
12 most Artistic and Original Designs in Colors, \$1.00.

SAMUEL D. HOLT

PENMAN AND DESIGNER

1208 Chestnut St., Philadelphia, Pa.

I will write your name on 1 doz. cards, white, colored or comic for 20c. Send for free samples. Good commission. Agents wanted.



2715 MAINS ST., MCKEESPORT, PA.

FREE TUITION BY MAIL.

Thousands of students are now filing applications to secure the advantages offered by the Home Study Department of Carnegie College. The College gives Free Tuition to one representative in each county and city. Normal, Teachers' Professional, Grammar School, High School, College Preparatory, Civil Service, Bookkeeping, and Shorthand Courses are thoroughly taught by Correspondence. Students are prepared for County, High School, and State Certificates, and for positions as Bookkeepers and Stenographers. Special Courses are also given in Greek, Latin, German, French, Spanish, Italian, Freehand Drawing, Mechanical Drawing, Aesthetic Drawing, Freehand Lettering, and Practical Agriculture. Over 100 branches are given from which the student may select his work. Applicants for Free Tuition should mention this paper, and address,

CARNEGIE COLLEGE, ROGERS, OHIO.

SPECIMENS

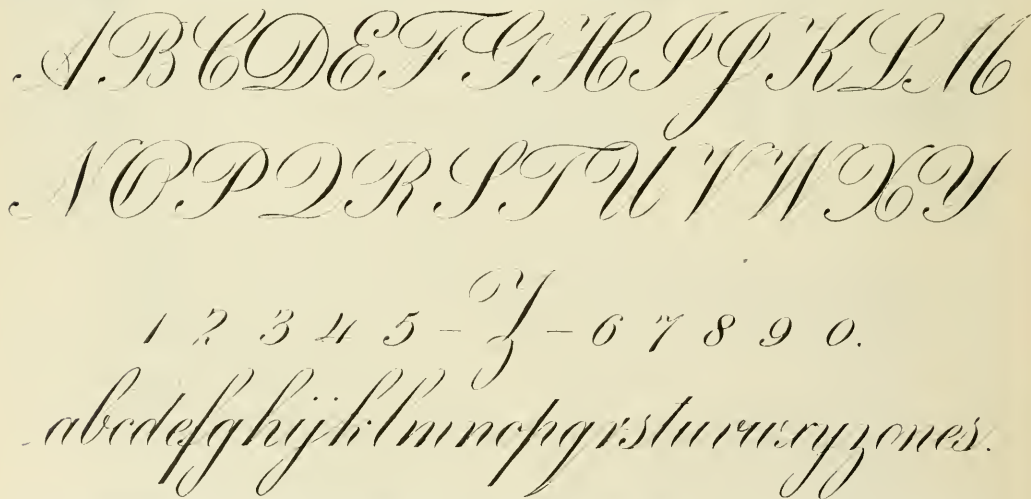
H. G. Moore, penman, designer and engrosser in the Holy Trinity College, Dallas, Texas, is a penman of considerable ability, as shown by the package of cards written in the ornamental style we recently received from him.

Leslie E. Jones, of Elbridge, N. Y., like many other young men and women, is earnestly striving to master the graceful curves and delicate shades. He recently sent us some work which shows that he is slowly but surely realizing his ambition.

Mr. E. C. Hendrix, who has charge of the penmanship in the Baltimore, Md., Business College, E. H. Norman, Pres., writes a splendid business hand, as shown in the letter before us, being one of the neatest, most graceful, and accurate recently received. Mr. Hendrix is a young man of splendid ability, and enough modesty in his makeup to see what the top looks like without making any noise about it.

In delicacy and grace few surpass A. R. Merrill, supervisor of penmanship in the Saco, Maine, Public School. A number of cards recently sent us, all in the ornamental penmanship style, will convince anyone of the correctness of the above statement. The cards are among the very best we have received for some months.

Some of the finest specimens of card writing we have ever had the pleasure of receiving are hereby acknowledged from the pen of Mr. G. W. Paulus, Grand Rapids, Wis. They are as delicate and graceful as anyone could wish for. Mr. Paulus seems to be too modest to make much of a noise about his own work, but there are few in our profession who can equal or surpass him when it comes to accurate, forceful dainty script.



ANNOUNCEMENT

October 1st we moved our headquarters from Knoxville, Tennessee, to 222 Main Street, Cincinnati, Ohio. We made this move because the increased demand for our "20th Century Bookkeeping" supplies makes it necessary for us to be located where we can get the very best shipping facilities.

222 Main Street,

SOUTH-WESTERN PUBLISHING CO.,

Cincinnati, Ohio.



C. K. ...



C. K. ...



H. ...



C. K. ...



J. ...

R. G. ...

Ornate signatures by R. Guillard, peuman, Behnke-Walker Business College, Portland, Ore.

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Endorsed by Mr. Ferris

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This new idea text is awakening the interest of teachers everywhere. Mr. W. N. Ferris, of Big Rapids, Mich., who has a national reputation as an expert arithmetician and teacher, writes us as follows:

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Goodyear-Marshall Publishing Co., Cedar Rapids, Ia.





Roundhand
J. A. OLSON,
Philadelphia, Pa.,
409 Chestnut Street.
Specimens criticized by
Mr. Olson if return postage
is enclosed

LESSON 4

This lesson contains the upper loop letters. The right side of the loop is made upward and the left side downward, same as you would make it in ordinary business writing. The shade at the top of the up stroke is made after the letter is finished. Some Roundhand writers make both strokes downward, starting at the top, making the heavier stroke first. Try both ways and adopt the one that proves to be most beneficial to you. Loop letters are a little harder to execute than other letters, but very pleasing when gracefully made, so put forth your best efforts to master them. Notice how the dotted line divides the loop in the first h, k, l, b and f. Both sides, at the top, are equally curved for a short distance, but the stem gradually forms a compound curve, which is more prominent in h, k and f than in l and b. Before you commence practicing, rule base and head lines of all letters. The loop letters are three spaces high. They should receive your particular attention in this lesson. The finishing strokes of h, k, l and b are the same as given in the preceding lesson.

Now comes the letter f which is entirely new to you. This letter is always looped. It extends 3 spaces above the base line, and 1½ spaces below, the same as letter p. The connective stroke starts with a dot on the left side of the stem; this dot adds to the beauty of the letter, if not made too small or too large. Do not practice on the loops exclusively, as the minimum letters may need some improvement.

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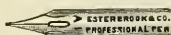
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At a meeting of the
Scranton Underwriter's Association
of the City of Scranton, Pa.,

held in their rooms, June 15th, 1910,
The following resolutions were unanimously adopted:

WHEREAS,

Mrs. Nellie Fuller Smith,

widow of our late member,

Charles R. Smith,

who succeeded him as a member of our Association,
passed away on the 4th. inst., therefore be it

Resolved,

That the following minute be entered on our records and a copy
sent to the bereaved family.

The loss, within the period of a year, of first the father
and the head of the family, and second the mother, who bravely took
up and carried successfully forward the business of the office, is a mourn-
ful fact unprecedented in the history of our Association, and calls forth

our deepest sympathy.

The fortitude and courage with which Mrs. Smith took
up her work and so splendidly carried it forward commands our highest
admiration, whilst we sorrow that its burden proved too heavy, and had
so soon to be laid aside. We mourn our loss, we revere her memory
and commend her heroic example.

F. L. Hitchcock, President,

P. C. Ruth, Secretary.



Illustration accompanying Mr. Brown's lesson on page 7.

In making a picture or design of any kind, the effect should receive first attention. Correct drawing amounts to little if the color values are not properly "tuned" so to speak.

The little Christmas design which we offer for a study this month shows strong color values and is a good study in pen technic. The words "Christmas to our Readers" were first carefully

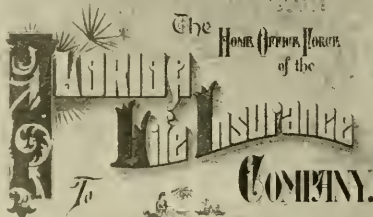
drawn then outlined in ink. Use a stub pen for background excepting on the smaller patches.

The holly is full of strength and action, quite simple in color values. Aim to obtain desired effect with a few lines. Thicken the lines for darkest tones, and do very little crosshatching. Use a very coarse pen on background for rustic lettering and study the effect very carefully.

We would advise you to rearrange the material of this design and thus cultivate your own originality.

Commercial Script

By C. R. Hill, Newark, N. J.



M.D. JOHNSON

Greeting

Desiring to express to you our congratulations on this twenty-ninth day of July, A.D. 1910, the day on which you will have reached the thirty-ninth mile-post of a life replete with

Honor to Yourself and Great Usefulness to Community

in which you have rounded out an eminent business career.

Your employees beg to present you with this testimonial of our sincere regard.

With the heartfelt wish that the Supreme Creator may, in His infinite wisdom, prolong your life to the uttermost and bestow upon you a contented mind, a fruitful body and the knowledge that in all these blessings you are but enjoying privileges obtained by your

NOBLE AND GENEROUS CHARACTER

and with this hope pledge you our unqualified loyalty and support.

D. S. Albritton.

C. M. Baker, Matthias Marschall, Ralph Anderson,
J. S. Taylor, W. P. Douglass, Cassie Albritton,
Nancy Hawley, Shep Shine, Nell J. Capers.

By E. S. Jackson, Jacksonville, Fla.



An up-to-the-minute news paper illustration. Students of pen art will do well to study this critically and then to copy it carefully.



BOOK REVIEWS

The Superintendent of Documents, Washington, D. C., has just issued 15 charts at a cost of \$1 for the set on "The Composition of Food Materials," showing by scales and colors both the elements and the food values. The foods covered are:

1. Milk and Milk Products.
2. Eggs and Cheese.
3. Meat, Fresh and Cured.
4. Fish, Fish Products and Oysters.
5. Butter and other Fat Yielding Foods.
6. Cereal Grains.
7. Bread and other Cereal Foods.
8. Sugar and Similar Foods.

9. Roots and Succulent Vegetables.
10. Legumes and Corn.
11. Fresh and Dried Fruit.
12. Fruit and Fruit Products.
13. Nuts and Nut Products.
14. Compositions, Functions and Uses of Food.
15. Dietary Standards.

The size is about 24x30. It is a rich find for teachers of Commercial Geography.

The Photographic Institute Co., Cincinnati, O., recently issued the sixth number of their series of books of "Business Letters." The present volume contains classified letters under the heads of Electric Machinery, Interurban Railway, Law Office Correspondence, Machine Tools, Crackers and Biscuits, Cotton Commission, and Cotton Spinning. They are all engraved in Pitmanic shorthand with keys in miniature typewriting type. Fifty-two pages, paper cover, price 25c.

"Burrough's Business Practice Hand Book" by J. C. Walker, Detroit, Mich., published by the Burroughs Adding Machine Co., is the title of an artistically designed, uniquely constructed and carefully printed volume of 55 pages. It is designed to aid in the correct teaching and learning of the various adding machines manufactured by the company. It impresses us as being a most timely book and will be hailed with enthusiasm and delight by the many users of this modern machine. So far as we have been able to learn, this is the first book of the kind ever published. Even though it may be a pioneer in the text book line, we can assure you there is nothing primitive about it. Covered in gray and printed in black, red and green. Price 50c.

The Students' Art Magazine, November and December numbers, G. H. Lockwood, editor and publisher, Kalamazoo, Mich., dedicates that number to the task of exposing fraudulent correspondence schools. We congratulate the editor upon the moral courage he is showing. Anyone having been fleeced by correspondence schools, in the art line would do well to get in touch with the Students' Art Magazine, and secure a copy for further information. There is some very excellent art work presented in the same number of the magazine in which the exposure is presented. Lockwood is an artist of no mean ability, and a teacher of superiority.

"The Golden Hour," by Prudence Lewis, Bobbs Merrill Co. publishers, Indianapolis, bound substantially in red cloth, and numbering 360 pages, is the title of a collection of short stories and poems for opening exercises in the school room, the selection having been made especially for the first four grades of the public schools, but many of the stories and poems can well be used with more mature pupils. Teachers looking for a suitable collection of material will do well to correspond with the publishers, as we have not been informed of the price.

A Merry Christmas

TO YOUR STUDENTS

Why not order enough copies of

EVERYBODY'S DICTIONARY

to make a Christmas present of one to each of your students? This valuable little book is growing in popularity every year. We sold more of these dictionaries last August than in any previous month. We furnish the Dictionary by the hundred, and in some cases by the thousand, to prominent schools in all parts of the country. We have sent 1,000 copies each of the past four years to the Behnke-Walker Business School, Portland, Oregon, and we are now filling an order from The Hyatt-Fowells School, Seattle, Wash., for the same number. We recently shipped 1200 to the First National Bank, Uniontown, Pa., and 1500 to each of the following: Corn Exchange National Bank, Philadelphia, American Trust Company, Boston, The Tacoma Hotel and The Spokane Hotel, Washington. October 31st we received an order from a large manufacturing company for 6000 Dictionaries in leather binding.

With the name of your school stamped on the front cover, our Dictionary would make an attractive and permanent advertising medium. Write to us at once for rates.

Don't forget that we also publish a complete series of practical text-books for the commercial course—and we pay the freight.

SPECIMENS

A letter written in a good business hand is hereby acknowledged from W. W. Weaver, teacher of penmanship and commercial branches in McCann's Business College, Mahanoy City, Pa. He also incloses some specimens from pupils after having practiced but a few weeks, which show splendid progress. We understand the McCann's schools are flourishing, which they deserve to do.

Some specimens of 6th and 8th grade pupils work in writing are hereby acknowledged from W. G. Wiseley, Supr. of writing in the St. Marys, Ohio, schools. They reveal the fact that he is securing results in form as well as in freedom.

L. Hammond, penman in the Acme Business College, Everett, Wash., in a recent letter inclosed some cards written in the ornamental style, which are about the finest we have seen for some time. They are unusually accurate, as well as very graceful.

A package of specimens of writing from the public schools of Massillon, Ohio, reveals the fact that the pupils are being lined up in movement remarkably well this year. Many of the specimens received in the form of ovals are very symmetrical and free, showing a quality of training that is sure to show results later on in the school life of the children. The work is the result of the teaching of Miss Marr, first grade; Miss Nill, sixth grade; and Mr. Oberlin, eighth grade.

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KALAMAZOO, MICH.

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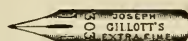


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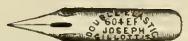
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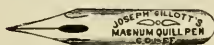
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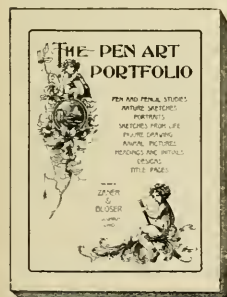
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If all books are desired at one time, write for a special price. The prices are for the Teachers' Professional Edition of THE BUSINESS EDUCATOR. If the Students' Penmanship Edition is desired, deduct 25c. Canadian Subscribers should, of course, add 10c extra for the Students' Penmanship Edition and 20c for the Teachers' Professional Edition. Foreign subscribers should add 30c extra for the former and 30c extra for the latter.



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¶ And in addition to the greater average speed, greater average accuracy is the natural result from a brain that is free for brain work.

¶ A reputation for sending out *thinking stenographers* is the inevitable result when a business school equips with The Smith Premier Model 10 Typewriter.

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SYRACUSE, N. Y.



Rational Typewriting Wins the Praise of Other Publishers

The Phonographic Magazine.

245

crime, and work without art is brutal."

I am inclosing a little kodak view of the building. One half of the upper floor is devoted to the business department, which has five rooms—bookkeeping, office, general recitation, and phonographic room—also a room where mimeograph work is done. We have eight or ten typewriters, and, in general, the school is well equipt for business work.

Very truly yours,

LENA F. WHITFORD,
Principal Commercial Department,
McKinley High School

(Inclosure.)
GENERAL OUTLINE OF STENO-
GRAPHIC COURSE:

Shorthand.
Pitman-Howard—Text
Phonographic Reader.
Musick's Dictation Course.
Shorthand books studied, transcribed and arranged as the part of Dr. Jekyll and Mr. Hyde sent. Of course the book is completed, but we are sending only a part to illustrate the plan followed.
The Man Without a Country
Rip Van Winkle.
The Legend of Sleepy Hollow
Dr. Jekyll and Mr. Hyde.
Parker's Manual for Law Work. (Other forms taken from books, local forms here, and a week at court taking actual testimony.)
Brown's Art and Science of Phrase-making.
Dictation and Form Book—Herr and Campbell.
Miscellaneous matter from a variety of books, magazines, papers. The work is sometimes prepared, sometimes given at sight. Some books and parts studied this year have been: The Perfect Tribute, The Story of Glass, Extracts from Jane Addams, Helen Keller, Booker T. Washington, David Starr Jordan, etc., etc.

Typewriting.
Rational—Text completed.
Selected Poems made into booklets.
Cover designs, arrangements of quotations, advertisements. Every year special subjects of local interest or

otherwise come up that give opportunity for attractive work. Juniors and seniors make books of selections from their English work, juniors carrying out a plan something like the form sent, and seniors making calendars.
Speed work, sentences and paragraphs.
Transcribing of all dictated matter from the first.

[The specimens of shorthand notes and of typewritten transcripts accompanying Miss Whitford's letter are of exceptionally fine quality of workmanship throughout. The good taste and excellent judgment shown in the arrangement of complicated typewritten matter is not a little surprising. The work needs no allowance whatever to be made for it, as it is above the average we have seen in schools in which the students do not have to contend with the difficulties in respect to English referred to in the letter—
ED. PHON. MAG.]

ANNOUNCEMENTS.

PREPARATION FOR THE FEDERATION MEETING OF DECEMBER, 1910.

The report of Chairman Morton MacCormac of the committee of arrangements of the National Federation of Commercial Teachers was the important feature of the meeting of the executive committee of the Federation, held August 6, in the Auditorium Hotel, Chicago. Mr. MacCormac reported the program as so far outlined by his committee. The difficulties in making a program, owing to the new system under which the work is being done this year, were pointed out. A high tribute was paid to the several publishers and typewriter men who, Mr. MacCormac declared had for many years been the backbone of the annual conventions.

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CHICAGO



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My reasons for the opinion that the Isaac Pitman is superior to all other shorthand systems, are as follows: In the first place, I am a profound believer in the theory of evolution, and believe, further, that that which does not evolve will, in time, become a thing of the past. And in this connection I am aware of the fact that shortly after the introduction of Phonography by Isaac Pitman, he realized that it was an art of such magnitude and importance, that its future should no longer be left to the arbitrary dictates or peculiar whims of any one mind, but should thenceforth be the product of the combined judgment and intelligence of its leading advocates and practitioners, and, guided by this principle, when any proposed change or alleged improvement has been suggested, it has been submitted to the leading teachers and writers throughout the world to consider, discuss and experiment with, and finally to adopt or reject it.

Hence, we find for the past sixty years that it has undergone certain alterations and improvements: in short, that it has advanced, progressed—that it has evolved. On the other hand, we find about all the other Pitmanic systems characterized by the same consonant outlines and the same vowel scale that the Isaac Pitman system discarded over fifty years ago. But the greatest advantage of all is its legibility. No innovation or abbreviation has been permitted to enter into the Isaac Pitman System which would sacrifice its legibility. It is more important to be able to read one's notes correctly than it is to write rapidly. And withal, with its greater legibility, it is backed by more and greater speed records than any other system.

Moreover, if I were to teach shorthand, or any other subject, the manner and method in which it is presented in the text-books would have some weight, and surely there are no better text-books found than those dealing with the Isaac Pitman system. Then, too, as one's proficiency in shorthand is largely dependent upon the reading of shorthand, that phase would also have to be considered, and, personally, I know of no other system which offers such a large and varied assortment of shorthand literature as the Isaac Pitman System. — *Dudley Crowther, Official Court Reporter, Great Falls, Mont.*

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Bookkeeping as taught in the class-room is often of little use behind the desk, and this is partly due to the fact that so many texts are prepared with the sole object of enabling students to pass certain examinations.

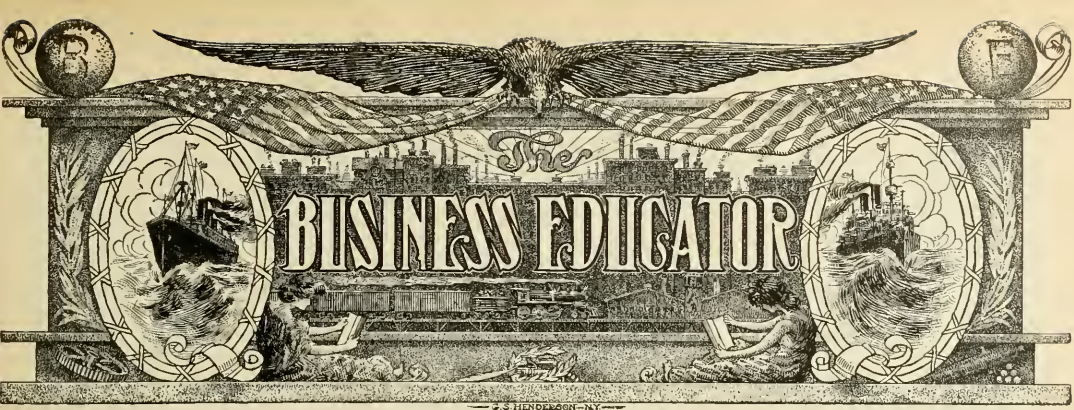
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Cloth, Gilt Lettering, 272 pp. Price, \$1.00. Teachers' Examination Copy, Postpaid, 60c. Mention School.

Isaac Pitman & Sons, Publishers, 31 Union Square New York



VOLUME XVI

COLUMBUS, O., JANUARY, 1911

NUMBER V

THE BUSINESS EDUCATOR

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C. P. ZANER, Editor
E. W. BLOSER, Business Manager

Published Monthly (except July and August) by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, \$1.00 a Year (Foreign Subscriptions 30 cents extra; Canadian Subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra; Canadian Subscriptions 10 cents extra.)

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The *Business Educator* is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

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1911.

The New Year is at hand. It looks good to us and we hope it looks as well to each one of our readers. And we hope each one may receive his full share of health, prosperity and happiness.

It is a good time for reflection as well as for forecast. The past year has left us the richer in some way, and the chances are in several ways. It is for us to take the inventory and determine our present worth. With that as our capital, we ought to invest it profitably in the year before us.

We shall strive to serve more, enjoy more and earn more than in the past; and whether we succeed or not, we wish *you* a large, full measure of service, enjoyment and profit.

MR. LESLIE.

It is with a good deal of pleasure we announce a series of lessons in business writing by Mr. S. E. Leslie of Eastman College, Poughkeepsie,

N. Y., to begin in the February number of THE *BUSINESS EDUCATOR*.

These lessons combine to an unusual degree of excellence the practical and the technical. The copies are free in execution and wonderfully precise. They comprise characters that are fine in form and graceful and rapid in action.

The many people who were so well pleased with his former lessons in these columns will be delighted with this course as he himself says it surpasses any work he has thus far done.

Now that Mr. Leslie has done his best, it is up to you to do the same, so send on your clubs and thus spread the good work far and wide.

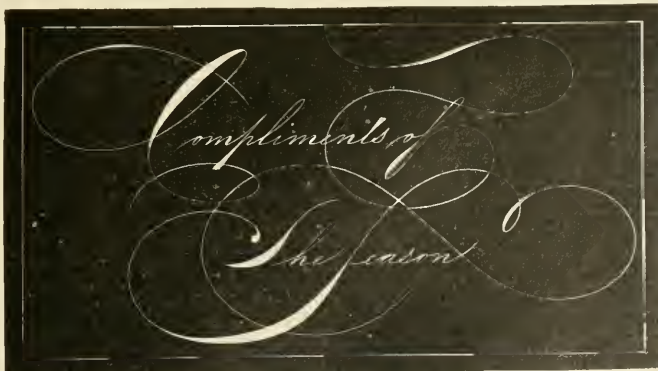
New Albany, Ind., Oct. 17, 1910

Zaner & Bloser,
Columbus, O.

Dear Sirs:

The Zaner Method straight pen holders received from you are the nicest things I have ever seen or used in the way of penholders. When I received them I thought so well of them, that I made each one of my students a present of a holder, so as to get them in use in my penmanship class.

Yours truly,
H. O. KEESLING.



By H. L. Darnier, Penman, Blair Business College, Spokane, Wn.



You Never Can Tell

CHAS. T. CRAGIN,

Prin. Thompson's Business Institute, Holyoke, Mass.

A PRAIRIE PRIMADONNA.

"Honey, I don't want ye to go. I can't get along without you," said the man as his trembling hands lowered the half emptied cup of black coffee from his quivering lips and gazed with bloodshot troubled eyes across the breakfast table at the girl.

"Daddy, I've got to go. You can't get along with me," said the girl as she placed the coffee pot upon its holder and looked back with a half indignant half sympathetic and wholly troubled frown upon her fine youthful face.

"I know it's tough on you," said the man, "and I do my best to keep it from it, but when the time comes, I swear I can't seem to help it."

"I know you can't, daddy, and that's the worst of it," said the girl. "If you *could* help it and did it on purpose as some men do, I wouldn't feel half so bad for I'd hate you and I'd have left long ago and let you go your own gait, but I know you don't want to hurt me and you *can't* help it, and it keeps coming oftener and oftener, and the money goes, and the business is going too and it is breaking my heart and I can't hold up my head for the shame of it, and by and by, there'll be no business and no home and no money and I must get ready to take care of myself and so I've got to go and the sooner the better."

"But, honey, you could marry Rob Enright tomorrow and he's a good fellow and earns \$18.00 a week in the store and they say he'll be a partner some day," said the man, wistfully, as he swept his shaking hand across his haggard unshaven face.

"But, I don't want to marry Rob Enright anybody else, and I-I did, do you suppose I'd do it and bring this trouble into my life? Not much!" was the decisive answer.

"No, daddy, the time has come for me to get a move on and I'm going to do it. Six or eight months at business college will give me stenography, I know, and then I won't feel so helpless and alone as I do now. Aunt Jane will be glad to come here and keep house for you and perhaps, it will help, not hurt you to have me away, for I can't help saying nasty things and being catty when I see you this way."

David Jourdain rose shamblingly from the table and without a word went into the small bedroom he called his own. The man was not a pleasant sight for it was plain to be seen he was recovering from a debauch. Untrusting he had pushed away the eggs and toast the girl had placed temptingly before him and a few swallows of coffee was all that passed his lips. Strange specks floated before his eyes and convulsive shudders shook his powerful frame as he groped his way to an old trunk, unlocked it and drew out a nearly empty bottle. Hastily he filled it with the real liquor, raised it with shaking hand and gulped it down while a shudder of nausea went over him. Then from his pocket he took a little box, drew out two or three white tablets and hastily swallowing them, he sat down and clasped his head in his hands.

"There," he muttered, "I guess that will end this one, but what's the use?" The girl's right, I'm done for, a has-been," a "down and out" and the quicker she learns to fight her own battle the better. She shall have the money before I drink it all up and I'll help her what little I can before I'm all in."

David Jourdain, or Dave Jordan as he was familiarly known in the little Kansas town was one of that unfortunate class of drunkards, known in medical term as the dipsomaniac. For months, at first for years, he would be a total abstainer and then the fire in his blood, inherited perhaps from some remote ancestor,

would awaken and a prolonged debauch would result. He was by trade a harness maker and an excellent workman, earning high wages. In St. Louis, he had built up a successful business, but the temptation of the city had proved too much and he had, on the death of his wife, removed to the little Kansas town of Wilton, where he opened a shop and hoped, in that Prohibition state, to find a lack of temptation which would enable him to shake off the evil and win a good name for himself and his daughter, Jeanette.

But it is not an easy thing to escape from an inherited taint and the Prohibition state has its blind tiger and its drug store barroom and Dave Jordan had found them.

Now in a big city a man can do most anything and no one pays much attention to it, but in the small country town, where everybody knows everybody, it is different and his occasional outbreaks were town gossip from end to end and from that very fact they became more and more frequent to the intense mortification of Jeanette, his twenty-year-old daughter, who had a wide circle of friends who liked her for her happy disposition, good looks and charming manners. The business, as a result of frequent debauches, was steadily going down hill and it was this fact that determined the girl to fit herself to earn her own living.

Jourdain had learned that, when a debauch was over and his nerves were all unstrung, sulphate of morphia was the only thing to bring him back to reason again and it was a grain of that powerful drug in the little white tablets that now restored him to himself, as he sat with his head in his hands in his disordered bedroom and gradually brought back strength to his body and something like clearness to his mind.

A few moments later he put on his coat and hat and walked steadily out of the door and down the street till he came to the First National Bank, which he entered.

"How much's my bank balance, Frank?" he said to the cashier, teller and everything else, of the small country institution.

"One hundred eighteen dollars and seventy-five cents," was the reply after a few moments examination.

"Well, give me a hundred dollars of it," he said, "And I'll make out a check for it."

"Do you want it now, Dave?" said the cashier, eyeing him doubtfully.

"Yes, it's all right, Frank. I'm done for this time. Jeanette's going away to business college."

And so it came that the next Monday, Jeanette Jourdain kissed her father good bye and took the train for Oak Falls to enter the very well known business college in that thriving little western city of twenty-five thousand inhabitants.

It was a tip top business college too, for its owners were hustlers and by judicious advertising and an excellent course of study had built up a large attendance from all over the middle West.

Of Jeanette's business college experience, I will not take time to write. She was intelligent and industrious and made friends of both faculty and fellow students and it came about that one day "The Boss," as we all called him, came down from Chicago, where he had just established an office and said to Mr. West, the principal.

"West, I want a live, wide-awake, reliable and agreeable stenographer who can meet people and be good for something about my Chicago affairs," said Mr. West, who knew "The Boss" thoroughly well, sent for Jeanette Jourdain and the next day, she said good bye to friends and school mates, packed her trunk and came up to big, dirty, hustling Chicago where I found her,

when I came there to take part in a business campaign.

Into the office I came as one of the band of workers, to conquer Chicago and there I met, for the first time, Jeanette, or as we called her, Nettie Jourdain. Was she scared at the big city? Not for a moment. The girl was self-poised and confident without being in the least degree "fresh." She was an excellent stenographer. I have seen many good ones before and since but I don't think I ever saw her superior. It was no joke to take "The Boss" when he came booming into the office and settled down to dictate forty or fifty letters. He could rattle words like a galling gun, and they were not little or syllable words either for "The Boss" had picked up a large vocabulary and he liked to exercise it and Nettie Jourdain's pencil fairly flew over the paper when he dictated, but she was always on deck, "Johnnie on the Spot," whether it was in taking dictation or meeting visitors who came into the office to make inquiries, or do anything that a first class office girl could do.

"The Boss" started her at fifteen dollars a week when she came up green from the country, and he took special pains to find her a good boarding place over on the North Side. She had a faculty of making friends wherever she went and she found a set of young girls there. Some of them were taking music lessons at The Conservatory, one or two were in a dramatic school preparing for the stage and others were business girls like herself; there was a newspaper reporter for the society column too, in the lot and a nice lively bunch of girls it was. They were not fast, but they were in for a good time and they had it too.

THE BIG STRIKE.

That was the year of the big strike in Chicago. Over in one of the workrooms of Montgomery Ward & Co., the big mail order house, some girls went on a strike because a young foreman whom they liked was discharged or because a young foreman whom they didn't like was not discharged. At don't remember which. At any rate the girls struck. There were only a few of them and the firm replaced them very easily, but about that time the teamsters of the firm thought they would strike out of sympathy for the girls, and they did, then the firm tried to replace the teamsters and the express drivers struck out of sympathy for the teamsters, then the truck men struck out of sympathy for the express drivers and finally everybody struck, out of sympathy for everybody else, that is, everybody who had charge of any kind of a horse or mess to drive it. You can imagine what kind of a mess that made, for Chicago is as big as all out doors. Seventeen miles from the central engine house to the outside city limits, bigger than six cities like New York piled into one is "Old Chi," and when they won't deliver anything it just makes things pile up.

The companies brought in strike breakers from outside and the mayor of the city swore in pretty much everybody who was out of a job as extra policemen. It was not an orderly crowd. Neither, as I remember, was the mayor as afraid of them. There was enough politics in it so that he didn't dare put down the strike which would have lasted about three days in a city like New York, where the police use their clubs freely and the mayor never allows business to be held up. In Chicago it lasted sixty days and more and was an absurd performance. Neither, as I remember, were the strikers were badly fellows brought up from the Mississippi Valley. They mounted a negro on the box to drive and beside him they put a special police guard with a Winchester rifle across his knee. Our expressman used to come in bringing a little bundle and he had a belt buckled around him and a couple of revolvers and a string of cartridges in it, for you know, if that mob of strikers got a man in an alley way or back street or anywhere out of police reach they would batter his brains out with clubs, bricks, or stones, or anything that came handy. There was not a day they did not do it, and it was one of these strike occasions that Nettie Jourdain gave a slight exhibition of the stuff she was made of.

Everybody in the office liked Nettie for she was very likeable indeed. Not beautiful she yet combined good features, true form, an obliging



disposition, and the ability to do things as they ought to be done, but with our office boy, Tommy Williams, a sturdy youth of fourteen with freckled face and flaming red hair, it was a clear case of worshipping a divinity.

Tommy brought her red apples and candy of gorgeous hue and doubtful quality, and was her devoted slave, for she had given him a ticket to the office where the newspaper girl had no use for, and once she asked "The Boss" to let him go to his Aunt Julia's funeral the day The Giants played The Cubs on the West Side Grounds. Tommy was a little shy about asking off to funerals himself for "The Boss" was pretty "well on to his curves."

As I have said before the strikers were making it good and lively for strike breakers, and a good many entirely innocent parties got badly beaten up if they happened to be mistaken for "scabs."

Tommy came out from the office one afternoon at closing time with a good sized bundle he was to deliver at McClurg's up the street, a block or two. Just as he came out on the pavement up drove an Adams Express wagon with the company driver, Winchester armed, and a couple of "scab" helpers.

It was growing dark, but the street lights were not yet on. There were no policemen in the immediate vicinity and a crowd of hoodlums, strikers, toughs and plug-uglies armed with bricks and dead cats, and other bric-a-brac were following the team with shouts of "the scab" and other endearing epithets, and into the midst of this crowd came Tommy with his bundle.

He was innocent, of course, but the innocent often share with the guilty when they get into bad company, and it wasn't a minute until Tommy, mistaken for a scab, was kicked end over end, bottom side up, and pretty nearly wrong side out. His hat gone, his coat ripped off, his goods scattered all over the street, and the crowd joyously handing him a swift kick whenever it could see enough of him to reach.

Into the midst of this crowd of shouting toughs in a moment, her eyes blazing like those of an angry lioness robbed of her cub, sprang Nettie Jourdain. She had an umbrella in one hand and her little handbag in the other. One tough got that umbrella smack in the face and the other another hand the hand bag under his ear with all the force of her strong young arm, and grasping Tommy by the shoulder fairly hauled him out of the melee.

The very boldness of the attack staggered them for a moment and then the man with the Winchester got into action and invited them to "get to, a warmer place than Chicago, out of there," and a couple of policemen came pouring out of the pavement and the crowd was over, but it showed to us that with all her good nature Nettie had any quantity of sand, and all we decided that she was fully capable of taking care of herself.

But Nettie's days in Chicago were almost over. We were not making a great impression on the city and just then there came a letter from the man who had married "the Boss," New York office, saying that he believed we could capture New York City if we concentrated our forces on that lively village, and nothing would do but Nettie must go with "The Boss" to New York.

He had already raised her salary to seventy dollars a month, and now he said: "You come to New York with me. I'll take care of you and it will be ninety dollars to start on," and Nettie went, much to the regret and to that of the large circle of acquaintances she had made in dirty but hospitable Chicago.

I followed to New York in a few weeks, and there I found her installed in a good sized office down town, merrily pounding her typewriter and taking "The Boss's" galling fire dictation and meeting all sorts and conditions of men as happily as ever.

But one day our New York manager said to me: "Do you know we are not going to have Nettie much longer?" "Why how is that?" I said. He said, "Inside of two years Nettie will be getting her three hundred dollars a week, and getting it a good deal easier than she is now."

I must confess that my eyes stuck out a little, for I couldn't see where it was coming from, but he said, "do you know that girl has got one of the best light soprano voices in this country? At least that is what the big fellows say that know,

and she is taking lessons now of Petronelli, the best singing master for light opera in the world, and he says that he will put her through and fit her for the stage, and she can pay him back when she gets the money." It was true. She had a room with the manager's family where his wife took good care of her.

I knew that Nettie Jourdain was a singer, because I had heard some of the people in Chicago say that she had a fine voice, but I never suspected anything of that kind. It seems her dramatic school friends in Chicago had recognized her possibilities, and she had had the same view, dimly it is true, before she left the windy city and came to old New York.

She carried letters of introduction to the right parties in New York, and Petronelli, after testing her voice and seeing her, had unhesitatingly told her that she could make a star's position in light opera, and be a head liner from the start without any chorus girl experience.

Petronelli asked from ten to twenty-five dollars a lesson, but he let her pay him five dollars, and said he would take the rest when she became a "Primaldonna."

It was rather a hard position in which to put a girl, but it never spoiled her a particle. We never heard a word about opera or theatre in the office. She attended to her own business just as we all did, and she came out of the building, college a green girl to Chicago, and I couldn't see the least sign of a swelled head.

We talked it over, "The Boss" and I, for we were very intimate friends, and one day when Nettie Jourdain could go into the perilous life of the stage without danger, for she had strong common sense, great self-reliance, and a profession that would take care of herself even if she failed in this venture, and so we watched in interest the coming of events.

It was a strenuous campaign that we carried on there in New York. We were trying to do business with the school board when we went there. "You can't do anything in New York, why you are right up against Tammany Hall and the graft, you will be first put up to get any business of the New York schools, will take the profit all out of it."

Well, I thought that would be the way of it, for I knew there was a lot of graft and that Tammany Hall was not an eleemosynary institution, but I never saw the least sign of it.

"The Boss" said from the start, "I won't pay a dollar except for square and straight expenses. There is not money enough in it and if I cannot get the business straight I will let it go."

Nobody ever hinted at graft that I knew of, except a few little pickers on the outside who didn't have any inside knowledge.

We did a lot of business anyway and multitudes of papers began to pour into the office, and more help was put on, and things were humming and we kept hearing that the stenographer's job would prove too small for her.

She used to get letters from home, about once in two weeks. They were all alike, all written in the same kind of a hand, and the envelopes bore the return mark of a Gent's Furnishing Store, and then all of a sudden there came a bolt out of the blue sky.

Nettie Jourdain came in one day and gave "The Boss" two weeks notice and told him she was going home to get married, and she did it too. That was the end of our Prairie Primaldonna. She left with joy in her heart to go back and marry that young clerk of the Gent's Furnishing Store. I believe he had bought out the store, and owned it, or at any rate he was a partner.

What was the reason? Well, the reason for what a woman does is a mighty uncertain quantity to search after, especially when it comes to a question of a man in the case, but I strongly suspect that Nettie Jourdain was scared, brave girl though she was.

She had a glimpse of the real life of the Light Opera Singer. Perhaps she had seen the wreck of a once most popular star singing in some cheap burlesque company with the marks of dissipation plainly on her face, and her voice gone. Perhaps she had read of another once brightest of light opera stars, now traveling from sanitarium to sanitarium, a morphine wreck.

Perhaps I guess there was no perhabs about it—Petronelli made it apparent that he expected some favors for what he was doing for her. He wasn't a saint when it came to women, and Nettie Jourdain wasn't that kind. At any rate she pulled up stakes mighty sudden and went home and married. But I never heard of anything to the contrary.

She told the manager's wife before she went home that her mother had drunk a drop of alcohol a year and she had strong hopes that he had recovered his manhood for good and all, and all hated to have her go. She had the best wishes of everybody and she then today, even if she didn't become a Prairie Primaldonna.



A bundle of specimens in writing is hereby acknowledged from Mr. W. C. Masters, penman in the Fitchburg, Mass. Business College, representing the work of the pupils after two months' practice. We are pleased to say that it is considerably above the average received at this office, and among the best we have ever had the pleasure of examining, as both form and freedom are good, neither being sacrificed for the other, which to our mind constitutes the ideal method of instruction and execution in penmanship.

Elliott McClung is first, A. D. Farlow a close second, and W. C. Daniels not a bad third in a penmanship contest among the students of the Greensboro, N. C., Commercial School, held recently. The principal of this school, Mr. Elmore McClung, offered a prize of a year's subscription to THE BUSINESS EDUCATOR for the three best specimens presented, and asked us to point out the winners. All the students in this school are making good progress toward a rapid, practical style of writing. The three young men mentioned above are now able to secure THE BUSINESS EDUCATOR Certificate. We hope and expect that nearly all the others will secure the certificate within a few months.

We recently received some very graceful, professional ornate script including a script letter from S. O. Smith, penman in the Valley City Commercial College, Grand Rapids, Mich. Mr. Smith is gradually forging to the front as a professional penman and succeeds now and then in producing some forms quite as fine as anyone could wish for.

From Miss Florence Palmer, supervisor of writing in the Boyne City, Michigan, Public Schools we recently received some very excellent specimens of penmanship from pupils in the second and sixth grades, indicating that Miss Palmer is securing good results in writing. The specimens show splendid progress in both form and freedom.

A very artistic letter in roundhand has been received from A. E. Parsons, Downey, Calif., renewing his subscription.

Mr. F. O. Anderson, penman in the Walter Jackson University, Chillicothe, Mo., reports splendid progress on the part of his pupils, and submits some specimens of lettering and pen drawing, revealing more than usual merit. Mr. Anderson is a young man of good parts, who is gradually working up in the world, and he will be heard from from time to time.

Thos. F. Wilbur, grammar school teacher, Milford, Calif., has acquired considerable skill in both business and ornamental penmanship by following the lessons given in THE BUSINESS EDUCATOR. We acknowledge receipt of specimens of both business and ornamental penmanship, which are quite professional, the business writing being strong, swift looking and perfectly legible. The ornamental capitals contain bold shades and fine graceful light lines. Undoubtedly Mr. Wilbur could become one of the very finest professional penmen if he should give the work the necessary time and attention.

Again our friend, E. J. Gibb, New Trier Township High School, Kenilworth, Cook Co., Ill., sends us a roll of specimens from his pupils representing their everyday practice. We are having one of the specimens engraved to appear in the journal. The work speaks very well for the instruction received, considering that the students have received only two months' instruction.



Lessons in Practical Writing. No. 12.

C. E. DONER, Beverly, Mass.

Director of Penmanship in Four State Normal Schools of Mass.

Subscribers' writing criticised free. Send specimens to Mr. Doner at above address, inclosing self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

E. H. Gammon E. H. Gammon E

Lesson 179. Write this name over and over again until you can write it well. Use a good, strong, free movement. Also practice your own name after this fashion. Try to get a light touch.

*H. B. Hamlin
J. A. Denning*

*B. C. Collins
C. E. Ellery*

Lesson 180. Here are some combination names that you will find interesting. Study each one closely, then apply a strong, firm movement in writing them. Practice your own name after this style. Learn to write your name in a characteristic way. Let character and individuality show themselves in your writing.

Lesson 181. Review Lessons 17, 25 and 26.

<i>banana</i>	<i>human</i>	<i>mitten</i>
<i>calling</i>	<i>joining</i>	<i>avenue</i>
<i>famine</i>	<i>keeping</i>	<i>waxen</i>
<i>gallon</i>	<i>quinine</i>	<i>waylay</i>
<i>undone</i>	<i>summer</i>	<i>ozone</i>

Lesson 182. Review Lessons 53 and 54 before beginning practice on this lesson. This lesson represents a spelling lesson and should receive considerable practice. Every small letter is represented in this group of words. This is a good lesson to give either preceding or following a regular spelling lesson. Frequently dictate to the class this list of words, or a similar list, and you will find that the pupils will soon learn to write spelling lessons and language lessons better. A good plan would be to time your class to see in how many minutes they could write this list of words and write them well. They ought to be written well in about one minute and thirty seconds. This will mean a free, rapid movement. Try to write them in less time and still well—say in one minute.

*A B C D E F G H I J K L
M N O P Q R S T U V W
X Y Z & Co. a b c d d e f g
h i j k l m n o o p p q r
s t u v w x y z 1 2 3 4 5 6 7 8 9 0*

Lesson 183. This is a hard lesson, but very interesting. Practice movement exercises frequently in connection with the practice of this lesson. Study each letter and figure until you are sure you see the correct form in the mind's eye, then practice the lesson faithfully. In Lesson 184, a variety of capital letters is given, some of which you may prefer to the style in this lesson. Occasionally dictate the alphabet to the class.



A B C C E F F G H H
I K K L M M N N P P R R
S T T V W X Z & Co. & Co.

Lesson 184. These are optional letters. Choose your style, and stick to it until you can make it well. Be satisfied only with the best. It is quality of work that counts.

Our thoughts are ever forming
our characters and whatever we
are absorbed in most will tinge
our lives.

Lesson 185. This is product work. It is the actual result of your previous practice work. After you have learned to make the letters well and attained a high degree of proficiency in writing words and sentences, paragraph writing should receive considerable attention. Write other thoughts as suggested by this one.

\$440⁰⁰ Wenham, Mass., May 9, 1909.
Received from William Hall
Four hundred forty ~~no/100~~ Dollars
in full of account to date.
Allen Newman.

Lesson 186. This kind of work is practical. Every one ought to be able to write the correct form of a receipt. Study this form and learn to write it well.

\$900⁰⁰ Columbus, O., May 9, 1909.
Ninety days after date, I
promise to pay to Elmer Ward,
or order, Nine hundred dollars, with
interest at six per cent. from date.
Value received.
Benton & Connor.

Lesson 187. This promissory note should receive considerable attention and practice. Study the form of it, and practice it faithfully. Write it over and over again until you can write it well.



Muncie, Ind., May 14, '09.
Mr. John H. Ball.

Salem, Ohio.

Dear Sir:

I have just returned to the city and learn from your letter of the 7th inst. that my note has been protested for non-payment. I hasten to withdraw it from the bank, and beg to say that such an oversight will not occur again.

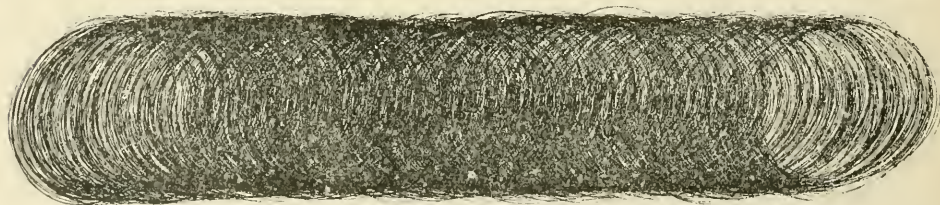
Regretting the trouble it has caused you, I remain,

Yours truly,

A. B. Hammond.

Lesson 188. Study this letter carefully. Notice every little detail about it. Read it over a couple of times, then get down to business and see if you can write it about as well as it appears here. This is the kind of work that tries your skill. But do not be satisfied until you can write a letter similar to this one and write it in a good, readable style, and retain it in all the characteristics of good penmanship. Persevere.

FINAL - This course of lessons is printed in book form and can be secured by addressing C. E. DONER, Beverly, Mass.





BUSINESS WRITING No. 5

E. H. MCGHEE,

Steward-Large Business Institute, Trenton, N. J.

Specimens criticised by Mr. McGhee if self-addressed postal is enclosed

q q q q q q q q q q
 quiet quiet quiet quiet quiet q q
 unique unique unique unique unique
 queen queen queen queen queen queen

COPY 48—Begin the "q" like the "g," but the loop comes down to the right of the down stroke instead of to the left. Do your best on the words.

f f f f f f f f f f
 fine fine fine fine fine fine fine fine
 ffff ffff ffff ffff ffff ffff ffff ffff
 form form form form form form form form

COPY 49—Review the straight line exercise. Practice it as rapidly as you can count. By combining the loop and the lower part of the "q" we have a very difficult letter. Be sure to make the down line straight.

of for few first front frequent foe
 quick queer quarrel quoth quote qu
 zinc nozzle zeal zealous zonnar zen
 yesterday yourself saying layman yes

COPY 50—Write a page of each word in this copy. You will not realize how much good it will do you until you have finished. Yes, they appear to be easy, but you will find that you will gain the more if you write and rewrite. Repetition is the key word. Do not shirk.

O O O O O O O O O O
 E E E E E E E E E E E E E E
 E E E E E E E E E E E E E E
 Earn Earn Earn Earn Earn Earn Earn
 Education prepares us for usefulness. E E

COPY 51—Form the "E" and then make the retraced movement. In the next line we have all sizes of the "E." Notice that we begin the letter with a small dot. The third line will be an easy drill. The word will tax your skill. Then we have our first sentence. Concentrate your mind on the work.

COPY 52--In making the "D" we start with the compound curve and then we have another at the base line. Finish the same as in the capital "O." The small loop on the base line is made in a horizontal position. The "D" very important, especially in correspondence. Notice slant. Join four in a group and make them alike. Kindly take this sentence to heart, if you are one of the grumbling kind. Work as faithfully on the small letters as you do on the capitals.

COPY 53—This first exercise is excellent for movement control. Make the down lines on the same slant, same distance apart, and gradually reduce in size. Keep rounding turns at the top. Make "M" without lifting the pen. Count 1-2-3-4- for "M". The last part of letter is a trifle shorter than the first. In the sentence, you have an excellent drill on the "m" and "n". Do your best.

COPY 54. Practice the first line in copy 53. Another good exercise is the indirect ellipse. If you have been successful with the "M" you will have very little trouble with the "N." Strive to keep it narrow. Make letters without lifting the pen. Count 1-2-3. See how much pure muscular movement you can use in making this capital.

COPY 55—Here we are about to take up a very beautiful letter—the capital “W.” Notice how gracefully and firmly it seems to stand by itself. Review the instruction, and then make a page of the first letter. I know that some of you do not want to spend so much time on an exercise. Do not do what you want to do, but do as you are instructed by your teacher and the battle is half won. Practice the different strokes. Then the letter, making the second part as high as the first except the finishing stroke, which should be two-thirds the height of letter.

COPY 56 The first part of the "H" is not made quite so high as the last part. Curve the last part considerably at the top, and then tie the two parts securely with the loop. I would suggest that you make the last part with an upward stroke. Try to make the last part of letter the right distance from the first, so the letter will be well proportioned.

O O O O O P P P P
Opppp Opppp. P P P P P P
Penmen Penmen Penmen Penmen
Payment is to be made tomorrow Pay-

COPY 57—Begin the capital "P" with the stem, and curve the upward line considerably. Notice that this letter is made quite wide at the left of the stem, and the small oval part at the right is made narrow and should be brought down about one-half the height of the letter. Use a rolling, easy movement. Study it carefully.

B B B B B B B B B
BBBB BBBB BBBB BBBB BBB
Banner Banning Beaumont Boston B
Be sure your arm moves while writing.

COPY 58. If you have mastered the preceding copy, you will not have any difficulty with this one. Finish the capital with the hook. Light lines. Keep the hand in right position.

Q Q Q Q Q Q Q Q Q Q
 Rrrr Rrrrr Rrrrr Rrrrr Rrrrr
 Reverse Reverse Reverse Reverse Q
 Reading good literature improves the mind.

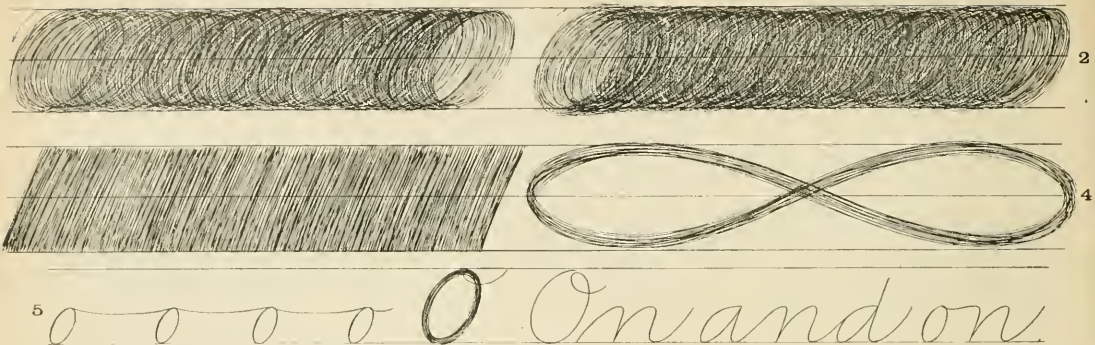
COPY 59. This is the same form of letter as given in the two preceding capitals. The difference is in the compound curve, which should be brought below the blue line. Throw the loop around the stem. Write a full page of each line.

K K K K K K K K K K
K.K.Kinton K.K.Kinton K.K.Kint.
Kennard Kennard Kennard Kennard
Kindwords bring kindechoes. Kinney.

COPY 60—This letter is the same as the first part of the "H". The last part is composed of two compound curves. Form a small loop about one-half the height of the letter. It is thrown across the first part.

S S S S T T T T T T T
 G G G G G G G G G G G
 Tttt Tttt Tttt Tttt Tttt
 Time and tide wait for no man. Tom.

COPY 61—Practice the preliminary drills. Make the stem part first, and let it fill about three-fourths the distance between the lines and allow the balance for the cap. Begin the cap the same as the first oval in the "M" and finish with a slight compound curve. Make the hook part sharp. Do not allow the top of the stem to become entangled with the cap.



ARM MOVEMENT WRITING FOR CHILDREN.

Wherein Form and Freedom Are Taught From the Beginning.

NUMBER THREE.

The third year of school life is a critical one in the child's career if what many eminent specialists in education say is true. And our own observations would indicate the same. So far as writing is concerned, children at the age of eight years are too young and immature for the quality drill necessary for fine writing. What then is best for the child and the child's future handwriting?

In many schools, probably in a majority, considerable original written work is required, and as a consequence the pupils need to do something more than copy simple words and sentences, and practice penmanship.

Pen and ink should be used the third year, a rather coarse pen being better than a fine one. But a pen that is too blunt and stiff may be but little better than a pencil.

The third year is one of transition from slipping the elbow to resting it and consequently from large to medium size writing. Some pupils may slide the arm while others may rest them, depending upon the size and age of the pupil, and the condition of the clothing.

The things which should be emphasized most being a good position as concerns health, an efficient way of holding the pen and paper, and the use of the arm instead of the fingers in writing. This is the year to lay stress upon the method rather than result. Not fine writing but correct habits of action.

Pupils need to be drilled thoroughly during the writing period upon a few simple exercises, so that touch and action may keep pace with the growing child. A review of all letters should be given in order to correct the more glaring faults in preception as well as in performance.

Special attention is necessary to keep the arms moving in all written work and to see that bodies do not become twisted and out of line for either good health or good writing. This is the period of direction rather than criticism; of frequent telling and showing; of encouragement.

Although the most discouraging period in the way of results and from the view point of the third grade teacher, yet if she persistently strives for a good position and a free movement, in the long run the third year should be the pivotal point for good writing in the two and three years to follow. *Right Method* needs to be the primary teacher's motto.

The exercises given here with illustrations One to Five are such which provide formal drill in writing, while illustrations Six and Seven show what may be done by third grade pupils who persistently strive in the right manner.

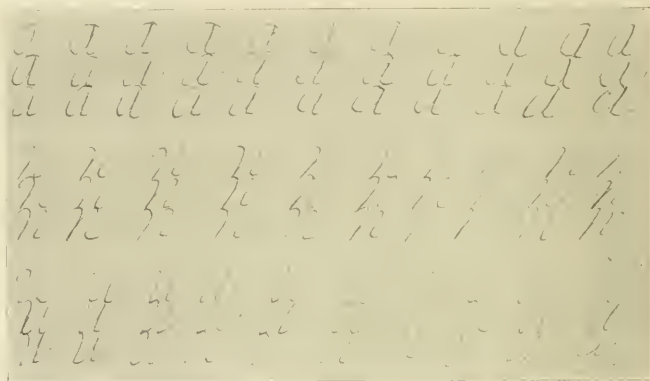


Illustration Six—Charles Sammet, pupil, Third grade, Stewart Avenue School, Bessie Gibson, teacher, Columbus. Reduced one-third in photographing.

Southwood School.
Theo Anderson. 3 A.

All winter the lilac
buds have been kept warm
They had warm brown
scales which kept out the
cold.

After the south wind
came, the buds began to
swell. They grew larger
and larger.

The twig on which these
buds grew had a brown coat

Illustration Seven—Miss Margaret Haskell, teacher, Columbus, O., Third grade. Reduced nearly one-half in size in photographing.



aim aim aim aim aim aim
aim aim aim aim aim aim
aim aim aim aim aim aim
aim aim aim aim aim aim

By Loraine Albrecht, pupil, New Trier Tw., H. S., Kennilworth, Ill., E. J. Gibb, penman, after two mos. instruction.

134 Mercer St.
Trenton, N. J., Nov. 1, 1910.

The Business Educator,
Columbus, O.
Gentlemen:

Beginning with the Sept
number please send the Educator to
John A. Maguire,
605 S. Broad St.,
Trenton, N. J.

Yours respectfully,
H. W. West.

A specimen of splendid business penmanship by H. W. West, Rider-Moor & Stewart,
School of Business, Trenton, N. J.

A B C D D E E
F G H I J K L
M N O P Q R S
T U V W X Y Z P

Practical Business Capitals made with the free arm movement by H. A. Reneau,
Monroe, Wis., Business Institute.

WHY NOT? TRY IT.

V. M. Rubert, Prin. Coml. Dept.,
Globe Business College, St.
Paul, Minn.

Listen to your teacher. He may talk a great deal, and say very little, but listen for the little.

Do you think he knows nothing about you? Ask him! Listen to him! Listen!! Don't get surly!

Do you want to know your real value? R U A Leader? R U Improving? R U? *What R U?* Ask him. Don't ask your folks, don't listen to yourself, ask your "Teacher."

"He doesn't know?" Do you think a dry goods merchant knows denim from satin? Do you think a tea salesman knows hyson from oolong? Does a diamond dealer know a paste from a genuine?

"Sure," you say, "that's their business." Has the teacher *no* business? *What* should he know? Ask him! He knows good goods. He knows a sham. The crop, the cut, the cure, the weave, the weight, the feel and glisten. Yes, he knows.

If your teacher holds you in his mind as a delinquent, a deficient, a failure, or a degenerate, you ought to be deeply concerned about it. Listen to him! Don't condemn the salesman if he advertises you as coarse cloth instead of silk. Consider your weave, examine the warp and wool. Is it sleazy? (Beat it down.) Isn't it moth-eaten? Is the color fast? Why are you on the "Marked Down" counter, away down next to the "Old Rag" sack? Are you all wool, a yard wide and correct pattern?—You are? Well, then, perhaps you should kick, but think a little first. *Be sure.* Your kick may be all that is needed to put you in the Rags. *Don't sputter. Listen to him.*

Respect him. It will put you in the "Genuine" list, it will teach you self control, it will make you just what you will be glad you were made to be.



EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

PENMANSHIP PROBLEMS AND THE SUPERVISOR.

Number Four.

The eternal, ever-present, penmanship question "Why is writing so poorly taught in our schools?" needs to be faced squarely and answered by penmen themselves, and no longer avoided. Evasion means shallowness or weakness.

There are two main causes why writing is poorly taught and learned. First, teachers have not been as thoroughly trained in writing as in other subjects. Second, writing, because of its smallness and swiftness, is the most skillful and consequently the most difficult art all are expected to become proficient in.

As stated in a previous article, our normals need to realize and meet their duty by giving as efficient instruction, involving both theory and practice, in writing as they give in other subjects. Less than that we should not accept and more than that we should not exact.

Few people seem to realize that writing is our most skillful art. They realize in some vague way that it is skillful, but they do not seem to know wherein it is difficult. The impression still prevails that it is an inheritance rather than an acquisition. The average person seems to think that it is lack of perception; whereas it is the lack of knowledge of a few insignificant details only, and a vast deficiency in performance is due to inefficient and insufficient training of the manual kind.

Teachers must be brought to realize that drill and practice must be intelligently persisted in if skill adequate to the task is to result. It is the motor part of our pupils that needs drill through mental direction. Writing must become a habit rather than a fine art. And to this end teachers must be directed and trained.

Even children soon learn the mental or perceiving part of writing known as "form," and they soon learn to express it in a drawing manner, but the rub comes when the child merges into the youth, for he then finds drawing too slow for expression and he has no skill up his sleeve whereby to record his thought.

The transforming of form knowledge into form action is a matter of drill rather than study, and the drill element is what has been sadly lacking in our public schools. So to that task let our special teachers and supervisors dedicate their efforts. More practical writing will follow. More enthusiasm will be engendered.

But in this very simple thing, intelligent direction must be the product of intelligent investigation, experiment, and practice. Since it has long been recognized that it is only intelligent "Practice makes perfect," it behooves us to be careful of extremes and superficial theories, and of these we shall speak later.

AN APPRECIATION.

Brockton, Mass., 12, 3, 10.

Gentlemen:

The different articles on Educational Subjects are certainly interesting and helpful to any teachers or proprietor of a business college and I have been reading it with considerable interest, so much so that I have looked up all the back numbers and am going over them again.

The articles on Salesmanship by Mr. Read is the first I read and I lose no time in getting after it. The "good stuff" by Mr. Cragin is the finest literature I read and I do not see how it can possibly be improved upon. Every article that has appeared of his writing, is worth more than a year's subscription to your valuable paper. I had rather go without a good dinner than to go without reading his articles. The writings of Mr. Snow certainly cap the climax and they are as you say, "Worth their weight in gold." He certainly strikes out from the shoulder and says what he means and means what he says. Taking it all for all, you are giving us the finest publication on the market today.

I received the straight pen-holders you sent me some time ago and I must say that they are the best I have ever used. One of my teachers will not use any other kind. They are certainly good and I do not see how they could be made better.

Wishing you success in the continuance of the good things that you are giving us, I am
Yours respectfully,

C. W. JONES.

THE E. C. T. A.

York, Pa., Nov. 16, 1910.

Editor THE BUSINESS EDUCATOR,
Columbus, Ohio.

Dear Sir:—Not since the Centennial Exposition at Phila. has there been an exhibition of actual penmanship by the skillful penmen of the past forty years. The Phila. exhibition of penmanship was of world-wide interest.

Why not have a letter exhibit at the coming E. C. T. A. Meeting at New Haven April 13, 14 and 15, 1911?

If possible have two or three letters from each noted penman beginning with P. R. Spencer, Sr., down to men of note at this time.

Wouldn't such an exhibition prove of interest to all members of the profession?

An exhibition Committee could arrange the letters and furnish such data as might be necessary in connection with the exhibition.

The specimen letters for exhibition would be put under glass to safe-guard them from harm.

The Association has had exhibitions of penmanship by pupils, typewriting work by pupils, and some bookkeeping work by pupils. Let's have a letter exhibit.

Will those interested communicate with the writer direct, or with the office of "THE BUSINESS EDUCATOR?"

I am assured that the President of E. C. T. A. approves of such an exhibit and that the local committee is ready to do their part to make the exhibition a success.

Yours for the cause of fine business penmanship,

W. H. PATRICK.

OBITUARY.

Mr. Lyman Cornelius Smith, President of the L. C. Smith & Bros. Typewriter Co., died in Syracuse, N. Y., Nov. 5. He was also at the head of a number of other large concerns, and was a man of much ability and wealth.

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For the Professional Edition of
the Business Educator for
Jan., 1911.

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ARITHMETIC, J. H. Minick, Eastman College, Poughkeepsie, N. Y.

RAPID CALCULATION, C. E. Birch, Lawrence, Kans.

SALESMANSHIP, Harlan Eugene Read, Peoria, Ill.

COMMERCIAL LAW, Frederick Juchhoff, Chicago, Ill.

THE CONDUCT OF BUSINESS, M. W. Cassmore, Seattle, Wn.

CONVENTION REPORTS

CONVENTION ANNOUNCEMENTS, ETC.

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EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plans may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editorial frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

HUMAN DOCUMENTS DRAWN FROM THE EDITOR'S EXPERIENCES AS TEACHER AND OBSERVER.

Number Two.

Redheaded in more ways than one, somewhat of a scrapper, poorly educated but rather shrewd on a deal, and below medium in size and weight, we could see but little in him other than a scrub penman and artist or a third-rate commercial teacher.

But he had initiative. He was full of go, and had enthusiasm to spare. He also possessed a deal of self-confidence bordering on egotism; in other words, he believed in himself. And he had no seriously bad habits such as drinking, gambling and women.

He finally graduated in a way and began to teach, solicit and do anything he could to turn an honest penny. And to our astonishment along came the announcement that he had started a school of his own. We snickered. But he stuck and made good, remarkably good considering his limitations. And today he owns school, building and considerable property, besides.

He's not much of a "light" in our profession but he's a success. And all because he believed in himself, and had grit and hustle and practical talent to correspond. As an educator he's at the bottom, but as a man he averages well. The question naturally arises. "Have you and have I made as much out of our talents?"

A WORD OF WARNING.

We hear it said that some are desirous of reducing the number of Associations affiliated with the Nation-

al Commercial Teachers' Federation and that an effort in that direction will be made at the Chicago meeting. Nothing more foolish could be done. Each section is now as large as can well be handled effectively. The tendency in all similar gatherings is in the direction of small sections for special service.

When programs and interests are similar, different sections can combine as the Business and Penmanship Associations frequently do. But to unite them or any two of the present associations would, we believe, not serve the largest number.

The Federation is prospering even in the face of mismanagement now and then, and frequent changes in organization and constitution and by-laws are not good. We believe the abolishment of the Advisory Council at the Louisville meeting was a mistake, and it would therefore be well to go slow with radical changes at Chicago.

Let us all turn out and make it such a howling success that no one will have the time or inclination to propose radical departures from that which is proving so successful.

SQARE DEAL IN BUSINESS SCHOOL WORK

A square deal is a square deal, regardless of what profession or calling the transaction falls under, so a square deal in school work is in no way different from a square deal in politics, medicine, teaching or law. The general acceptance of the term is one that means an honest exchange, where each one concerned is benefited. The student of economy will tell you that all true commerce is founded on this principle of the square deal. "Oh," one says, "there would be no chance for loss or gain if all transactions were founded on this principle." I will admit that it would eradicate loss, but not gain. When you exchange your dollar for the merchant's pair of gloves there is gain to both if there has been a square deal. You are both benefited, so there is gain, but no loss. When you buy a horse, a house, or a subscription to THE BUSINESS EDUCATOR, coming to the real subject, a scholarship in a business school, there has been gain to both parties if there has been a square deal.

The principle that where there is gain on one side there must be loss on the other is erroneous, except when both have been honestly deceived; in this case there would be a square deal in spirit, but the loss is caused by mistake.

The question naturally arises as to the extent the business school is obligated when it sells tuition, in order that there shall be a square deal. Is it obligated by its catalog, or may it ignore parts of it, or is it possible that the school is obligated beyond the inducements which the catalog may offer? Is there any moral obligation beyond the practical education of the student? Let's see.

It is impossible to measure or attempt to specify just what the schools' obligations are to the student, as in a great many cases the individuality of the student decides this question, but we can put a minimum requirement, and that is, that the school give to the student the value of his money, which is always possible where there is a good school, and a competent corps of instructors. Whatever more the school may be able to give to the student, it is morally bound to give, as the supposition is, that the school is to extend its every resource in behalf of the student.

I am not in sympathy with a statement which appeared in the November issue of THE BUSINESS EDUCATOR, which was a reflex of an undesirable business principle, which has won its way into the network of our industrial system. "Get the money, and if in the getting you help some one and make him happy, that is a secondary question." That same author might just as reasonably have said, "Get the money, and if, in the getting you ruin some one financially or morally, that is a question of secondary importance." He had the principle reversed; it should be, "Help your neighbor, and make as many people happy as possible, and if in the meantime you make money, that is a question of secondary importance." I do not mean to decry the art of money making, but I do claim that there would be more happiness to all concerned if all commerce were founded on this square deal principle, instead of the "Get the money" principle.

Honesty is the prime factor in the square deal. In fact, it is the greatest of all business requisites, for money obtained by any other method is but the fruits of failure. "An honest man is the noblest work of God." Honesty does not always pile up the big hoard of worldly goods, but it is a mighty good principle to live by, and the only safe one to die by.

The square deal in business school work, or in education in general is hard to keep at a high standard, as the responsibilities, are so heavy but we know that it means appreciation of all responsibilities, ability to do good, honest work, to fulfill every obligation, to fit the student for life, by instilling into him the true principles of success, and to send him out honestly equipped for life. To do this means nothing more or less than the "Square Deal" in business school.

SAM I. GRESHAM.

Norton, Kans., Nov. 15, 1919.

Are you keeping the interest and enthusiasm in your writing classes at white heat? If not, push the B. E. a little harder and encourage pupils to strive to win the B. E. Certificate of Proficiency.



ACCOUNTANCY

C. C. JONES, Dunkirk, N. Y.

Teacher, Public Accountant and Auditor.

THE FEDERAL EXCISE TAX ON NET INCOME.

On August 5, 1909, an act was passed by Congress relative to the special excise tax imposed on the business carried on by certain corporations, joint-stock companies and insurance companies.

There has been a great deal of comment during the past year and some corporations held off to the last expecting that the act would be declared unconstitutional and that the reports would not have to be made. Undoubtedly some companies escaped last year, but the canvass of the whole country has been so thoroughly made by the internal revenue department, that there will be no chance of evasion this year. This law should make business for the public accountants and some of my readers ought to profit by it.

Strange as it may seem to most of us, there are many companies which do not keep a systematic record of their business, and as a result, have found it impossible to make even an approximate report of their business which they would swear to without some secret misgiving. In order to properly prepare the report called for by the government, an elaborate system is not necessary, and only the information which the ordinary business man ought to have at his command for his own protection, is required. Needless to state that a single entry set of books hardly meets the requirements. It is possible to get the information from such a system, but it is unsatisfactory and requires more time than should be necessary. In general, the act provides that all incorporated companies shall make an annual report, on the 31st day of December each year, showing the gross and net income resulting from the same, and shall pay to the Federal Government, a tax of one per cent of their net income in excess of \$5,000. The report shall cover the business actually transacted during the calendar year and no other.

One of the purposes of the law is to raise revenue, last year it produced some \$26,000,000 and for the further purpose of providing a means by which the Government may have data relating to the profits and the volume of business of the many corporations, in other words more publicity in corporation affairs. The act provides that no agent of the Government give out any information given in these reports under the penalty of a heavy fine, and it also provides that the data may be given out at the discretion of the President. Congress appropriated \$100,000, to carry out the provisions, but under the statute, no part of this appropriation is available in the District of Columbia, and as all of the records are filed with the Commissioner of Internal Revenue at Washington, the statements can not be placed open without the expenditure of a considerable sum of money and until Congress makes this appropriation, the records will not be open for public inspection. This was considered by many to be the "little joker."

A recent ruling states that the Commissioner of Internal Revenue shall allow any person other than the tax payer making the return or

his duly appointed attorney or agent, to see such returns provided he shall make written application to the Secretary of the Treasury, who in his discretion will, upon a proper showing of cause, approve such request. A request thus approved should then be presented to the Commissioner, who will thereupon permit the return in question to be seen by the applicant upon such conditions as the Secretary of the Treasury shall have imposed.

It will be seen from the above that the "publicity clause" does not seem to work out as expected. There has been a great deal of talk during the last few years about making public the profits of the business of the great corporations and it has been held that if their business were made more public, that these great combinations would not be such a menace to the public as some persons would have us believe. The claim has been made that if the records were made public, that it would work hardship to the small companies, in that it would give information to the representatives of the trusts, which could be used to crush their smaller competitors. There may be something to this, as the big fellows are always looking for any information which will put them in a position to harass their competitors. This is another case of the good corporation and the bad one, if we could make such a distinction and draw the line between those which are really helpful and those which are harmful to the general public.

I want to call the attention of my readers to the important points of this special excise tax. If one is doing public accounting, he may be called upon to make out some of these reports and a little advice may be helpful. Last year, I prepared a number of them, and at first they seemed intricate, but after careful reading of the law, they are simple enough, provided there have been any books kept. You can obtain a copy of the act from any local Collector of Internal Revenue, or from the Commissioner of Internal Revenue, Washington, D. C.

Corporations under the act are divided into five classes:

1. A—Banks and other financial institutions.
2. B—Insurance Companies.
3. C—Transportation Corporations.
4. D—Manufacturing Corporations.
5. E—Mercantile Corporations.
6. F—Miscellaneous Corporations.

Different blank forms have been prepared for each of these classes, and two are sent to each company, so that a duplicate may be kept on file.

The different terms used are fully explained in the regulations sent with the forms and the method given which should be followed in obtaining the desired figures.

Gross Income as given to mean the gross income from all sources: In Mercantile corporations, it is stated as follows: Gross amount of income received during the year from all sources consists of the total amount ascertained through inventory, or its equivalent, which shows the difference between the price received for goods sold and the cost of goods purchased during the year, with an addition of a charge to the account of the sum of inventory at the beginning of the year and a credit to the account of the sum of the inventory at the end of the year. To this amount should be added all items of income received from other sources inclusive of

dividends received on stock of other corporations, joint-stock companies, associations, and insurance companies subject to this tax. In determining this amount, no account shall be taken of allowances for depreciation of property, nor for losses sustained which are to be taken account of in ascertaining the net income subject to tax under the proper heading in the authorized deductions. This to include all items of income derived from all sources as shown by entries on the books from January 1 to December 31 of the year for which the return is made.

It will be seen from this that Gross Income is practically the same as Gross Profit, except that it includes more than the trading profit in that it takes in the income from all other sources as well. It is not expected that the net income will be taken from cash receipts alone but that it also includes the anticipated profits on credit sales, or as stated in the law, it is included if it is evidenced in such other manner as to entitle it to proper entry on the books of the corporation.

In the case of the sale of Capital Assets, if the assets were acquired during the year, the difference between the buying price and the selling price shall constitute the item of Gross Income to be added to or subtracted from Gross Income, according to whether the selling price was greater or less than the buying price. If the Capital Assets were acquired prior to the year of the report, the difference shall be fairly adjusted so as to show the correct proportion for the current year.

Net Income shall be ascertained by deducting from the Gross Income, first, all the necessary and ordinary expenses actually paid within the year out of income in the maintenance and operation of the business and properties, including rentals or franchise payments required to be made as a condition to the continued use of property. Second, all losses actually sustained during the year and not compensated by insurance or otherwise, including a reasonable allowance for depreciation of property, if any, and in the case of insurance companies, the sums other than dividends, paid within the year on policy or annuity contracts and the net addition, if any, required by law to be made within the year to reserve funds. Third, interest actually paid within the year on its bonded or other indebtedness not exceeding the paid-up capital stock of such corporation, and in the case of a bank, all interest actually paid within the year on deposits. Fourth, all sums paid within the year for taxes imposed under the authority of the United States or of any State or Territory thereof, or imposed by any foreign country as a condition to carrying on business therein. Fifth, all amounts received within the year as dividends upon the stock of other companies subject to the tax imposed by this law.

Note that in all cases, the report must include only such items as have actually been a part of the business during the current year only, and none other. Interest on bonds which is not actually paid can not be included, and interest on indebtedness only to the amount of the paid-up capital only shall be included in the deductions.

Some interesting facts have been compiled by the Treasury Department in regard to the collection of the first year's collection, which appeared in the papers since the foregoing was written. The total collection was \$26,872,270. New York corporations paid \$5,772,850, or a trifle less than one-fifth of the entire amount. \$123,000 was collected in penalties from corporations for delays or refusal to pay. There were 262,400 corporations making reports, the capital stock represented was \$52,371,626,752, while the bonds and other indebtedness was \$31,388,952,696. The Net Income was \$3,125,481,101, which is a trifle less than 6 per cent on the capital stock.



Business English

LOUIS J. MAGENIS,

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COMMON ERRORS.

(CONTINUED)

The Misuse of And.

Even well-educated people have an incorrect notion of the function of "and." They look upon this word as being specially invented to relieve the monotony of consecutive short sentences; as corrective of abruptness; or as an indispensable aid to an easy and flowing style. But they forget that to join statements which have no logical bearing upon each other is, to say the least, inartistic. Supposing I were to say: "Canada is a portion of the British Empire, and Napoleon won the battle of Waterloo." One would say at once: "What in the world has Canada being a part of the British Empire to do with Napoleon and Waterloo?" In other words one expects in things coupled together a certain harmony or congeniality, and failing to see this one is either astonished, disgusted, or amused. To be sure a teacher very rarely comes across as glaring an instance of the misuse of "and" as that given in the above example, but he will find in most students a decided tendency to couple sentences which it would be far better to keep apart. If one seldom sees in real life an elephant and a donkey hitched to the same wagon—except in the political columns of the newspapers—one often observes harnessed together animals of conflicting forms and inharmonious colors. Not everyone has a sense of, or cares for the eternal fitness of things.

The Misuse of But

In the strict sense of the word "But" is not a conjunction. Its function is not to join but to *offset*, to *balance*, or to *contrast*.

"He is poor, but honest."

Here poverty is *balanced* against honesty.

"He did not come but sent a note."

"I received your letter of the 15th. ordering four dozen chairs, but you do not state the quality and style you desire."

Do the above statements balance? Does the receipt of letter referred to

offset for the writer's failure to state qualities and styles or *vice versa*? Evidently no. Hence the use of "but" in this instance is incorrect.

Every teacher will discover in his pupils a strong inclination to misuse the conjunction *but*, just as he will find in them a strong inclination to misuse the conjunction *and*. Young people seem to be temperamentally shy of full stops and to this cause their misuse of the above conjunctions may be chiefly ascribed. They ought to be impressed with the fact that it is better to have twenty very short sentences in a row than to relieve the monotony by using either of the above conjunctions incorrectly.

The Misuse of So.

It is hardly necessary to enlarge on the Misuse of *So*. We all have in our class-rooms our full quota of young gentlemen who write imaginary creditors that "we have not received the check you promised to send us on the 15th, so if you do not forward it at once we will place our claim against you with a lawyer."

or:

"We are forwarding this letter by special messenger so you will have time to confer with Mr. Smith before the office closes."

As the conjunction "*so*" chiefly figures in the drawing of logical conclusions from the facts or premises already stated, the ordinary business letter very rarely affords occasion for its use. The tendency of the young student, however, is to employ "*so*" whenever he cannot conveniently use "*and*" or "*but*." As a general rule it is advisable to forbid beginners the use of the conjunction "*so*" altogether.

Loose Construction.

Beginners are very much inclined to forget the fact that words and phrases with which they are connected or to which they stand nearest in the sentence, and they are continually guilty of the absurdity of actually stating something which they have no intention of stating at all. Of course it is quite true that even the best writers occasionally make the mistake also. I take the following sentences from letters actually handed in to me for correction.

1. Perhaps you wish to send the amount after you receive the goods by check or money order.

2. We are enclosing statement amounting to \$450 of your account.

3. Kindly allow me to offer myself as a candidate for a bookkeeper in your store which is now vacant.

The Improper Use of Which.

The Grammars tell us that "the relative must agree with its antecedent in gender and number" or something equally as illuminating to the young mind. To revenge itself on the grammarians, the young mind proceeds to misuse the relative and seizing upon *which* as the easiest object of attack, places that inoffensive pronoun in ridiculous and embarrassing situations without number.

1. On Feb. 5th we sent you an order for 50 barrels of sugar which surprises us greatly that you have not received them.

2. We thank you for your order of yesterday with remittance of \$100, which unfortunately you omitted to give sizes of shirts and collars.

3. We have three times requested you to settle your account on Jan. 1st., Feb. 2, and March 5th—which we have not heard from you regarding settlement.

If, instead of mystifying the student with allusions to relatives and antecedents, we told him that *which* must always refer to some word or words going before and establish a sensible connection between the said word or words and the part of the sentence following;—I mean, if we were to set ourselves firmly against the folly of presenting through the medium of an obscure and difficult terminology principles which may be much more easily and clearly explained in simple language, the average boy or girl would not be guilty of the grammatical absurdities one so often finds in compositions. "English," says Hartog, "is fortunately (though some teachers will not have it so) a language simple in syntax and grammar. Indeed the grammar is so simple that much of the time now spent on teaching it is devoted to obsolete forms which the ordinary boy will never meet with and of which a knowledge might well be imparted either incidentally or reserved until the University Standard is reached."

Mr. H. J. Champion of No. 10, S. Congress Ave., Atlantic City, has been in the habit of visiting the balloon house of Walter H. Wellman during the construction of "America." One day Jack Irwin, wireless operator, borrowed from him a pencil and forgot to return it. The other day Champion received a letter from Irwin containing the pencil and this note:

"I forgot to return your pencil but I was afterwards glad that I did forget for Wellman told me I had to write messages with on the trip."

Champion wouldn't sell the pencil for fifty times its value and The Smith Premier Typewriter Co. is particularly interested in this pencil inasmuch as it was one of the souvenir pencils advertising the Company's Model 20 machine and was given to Mr. Champion's son at the recent Car Builders' Convention in Atlanta City.



ARITHMETIC

J. H. MINICH,

Eastman College, Poughkeepsie, N. Y.

INTRODUCTORY ARTICLE.

In contributing an article, or a series of articles, to THE BUSINESS EDUCATOR, the writer has the satisfaction of knowing that what he writes will fall into the hands of intelligent readers. This fact alone should inspire him with a desire to write something worth reading. When the subject is one of great importance the desire to write something worth while, should become all the stronger. My subject, arithmetic, is a most important one; for without a knowledge of the science of numbers the transaction of business would be well nigh impossible.

In this series of articles, it is my desire to make each one of interest and real worth to the readers of THE BUSINESS EDUCATOR. I do not even presume to be able to say anything that most of the teachers who may read the articles do not already know; but I do hope to be able to emphasize the importance of a thorough and accurate knowledge of the fundamentals, and other important operations of arithmetic; and to present methods of teaching them, that shall be helpful to at least the younger and less experienced teachers.

In the methods which I shall present, I shall not overlook the qualifications of the average commercial student as we find him, or the very poorly equipped, student who in some way happens to find us, and wishes to take a business course. It is well known that in a business school are to be found students of all grades of knowledge, from the literary college graduate down to the student who knows nothing about a higher education and very little about anything else. Indeed very many of our students came poorly prepared in arithmetic. It may seem strange that such is the case; but there is a reason for it. Arithmetic has been given less prominence in the last fifteen years than was formerly accorded it. Other branches have been introduced into the public schools and given too prominent a place in the schedule of recitations.

Too much time is devoted to them, and too little to arithmetic. Indeed, the same is true of secondary schools. The branch of all branches to give keenness of perception, accuracy of judgment, and which more than any other, tends to develop the reasoning powers of the mind, has had a "set back." And what is the result? There can be but one result to the outcome of such conditions—pupils poor in arithmetic.

Without a good foundation in arithmetic, the student who prepares to enter a college of liberal arts, finds algebra difficult, geometry terrible, when in college and the higher mathematics "horrid." About this time, too, the student begins to find himself. He finds that he has gone over a lot of "stuff," as he calls it, that he knows nothing about; and that he, himself, is a poor mathematician. In fact, the probability is that he finds himself not very strong in any other branch of the college curriculum. He looks for the cause of his failure to make good in his studies; and he finds it away back in his earlier school life. He had never been grounded in mental and in written arithmetic; never been trained to the habits of close attention, clear and logical reasoning, and hard continuous thinking and study.

But how about the young man who instead of having prepared in an academy, or a high school, or even in a grammar school, comes to us to take a business course? Well, if he realizes that he has almost no education, he can easily be started at the most fitting place for him to begin, and by careful attention and encouragement, he will likely improve rapidly and make a successful student. But if, on the other hand, the student does not know that he does not know, then we have a different proposition on our hands. Here is an opportunity for the teacher to exercise his tact, skill, and patience in trying to bring this youth to a true estimate of his knowledge and ability. This is labor; for the poor misguided youth must have his building of false notions all torn down; and in its place must be erected a structure of sound material in which to grow and store knowledge and develop good sense.

Then we have another type of students worthy perhaps of a word of comment or illustration. We now have before us a rather dashing young fellow, whose manner indi-

cates that already in the past upon one or more occasions, he may have been notified "to appear before the faculty" to give an account of himself. Of course, this young man is not slow to tell us that he has attended a high school and, perhaps, an academy or a normal school, a college, or even a university. He may possibly venture to tell us that he is a college graduate. He is nervous and restless, and the more he tells us the more suspicious we are of him. Almost before he enters the classroom we are convinced that he is a bluffer and that his record will not bear investigation. He proves to be a big chunk of nothing in the form of a human being. My fellow teachers, make a man out of a vanishing quantity if you can; but as for me, I prefer to have *something* to work upon in my efforts to instruct, and to develop hidden powers and many qualities.

I am glad to be able to say that, for the most part, in every school there is good material, and that it is greatly in excess of the poor. Much of it may be crude, but it is good material; and more than a lifeless thing, more than a block of fine marble to be wrought upon. It is material with a spark of the Divine in it; a personality that may be appealed to, and whose hidden powers may be found and awakened and stimulated to activity; and whose whole being electrified by the magnetic influence of a noble and earnest teacher, burst forth into healthy growth and development.

The satisfaction of being instrumental in imparting knowledge, and in helping the student to lift himself above himself, is the true reward that comes to the faithful teacher; and this makes teaching worth while.

Commercial Law—Continued from page 23.

in the office of the clerk of a specified court, or a suit be brought to secure the collection of the debt. When such buildings are sold the liens are generally paid pro rata. In most states the benefit of these laws extends only to the original contractor and it is necessary that the material furnished or services rendered are of a specified amount.

When a debt supporting a lien remains unpaid, the remedies to enforce payment vary in different jurisdictions. In some it is by a scire facias on the lien itself; in some the subject is subject to foreclosure the same as a mortgage; in others, a court must order a sale. As the manner of procedure, in case a suit becomes necessary, should be left entirely to the attorney in charge of the case, the nature of the action to be brought is of interest only to the practitioner.



Commercial Law

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Chicago, Illinois.

LIENS.

The subject of liens, which again and again claims the attention of our courts, but which for some reason or other has not been deemed to be of sufficient importance to the authors of many, otherwise excellent texts on commercial law, to merit more than a passing mention, should be properly understood by every business man, no matter in what line he may be engaged.

A Lien has been defined as a right which a person has to retain possession of a chattel belonging to another as a security for the payment of a particular sum of money due on such chattel, or for any general balance which may remain due on other transactions in the same business. In a broader sense the term includes all cases where personal or real property is charged with the payment of any debt or duty. While a lien confers an interest in the thing held, such interest does not imply an estate, being a mere right to detain the possession and does not vest the title in the lienor.

This right usually arises by operation of law, though in some cases it may be created by an express contract, as will be explained more in detail.

Legal writers broadly classify liens as of two kinds, i. e., general and particular.

General liens were unknown to the common law, but are now generally recognized in this country, where they exist by virtue of special statutes enacted by the different states. They may arise either by an agreement of the parties or by a general or particular usage of the trade in which the parties are engaged, and may be enforced for debts owing on other transactions arising from the article itself. It rests solely upon the right to detain the property of the person against whom a claim is sought to be enforced and is immediately lost by a voluntary surrender or abandonment of the possession of the chattel so detained.

Particular liens may also arise out of an express contract or by a legal relation existing between the parties. A pledge or pawn is an example of a lien arising from an express con-

tract, and where it arises from a general or particular usage of trade of which the courts take judicial notice, it may be said to be founded upon an implied contract. The legal relation of the parties creates a lien in those cases where the law has placed an obligation upon a person to do a particular act, such as it has placed upon innkeepers and common carriers, in return for which obligation he is given a particular lien to secure the payment of his charges. The same is true where chattels have been delivered to an artisan or tradesman for the purpose of having labor or services bestowed upon them, such person is entitled to detain the chattels until he has received payment for the labor performed or services rendered. He also has a lien for any necessary expenses which he may have incurred on account of the chattel.

Where goods have been saved from the perils of the sea, the law of admiralty gives to the salvor a right to retain the possession of the goods so rescued until the amount of the salvage is paid. This is the only instance known to our law where the finder of lost goods takes a lien upon them against the owner, and it is not essential, as in all other cases, that he retain the actual possession of the goods so held.

In order to create a valid lien it is necessary that the party against whom it is acquired should have the title or ownership of the chattel in question and that the party claiming the lien has the actual or constructive possession of the article detained with the consent of the party against whom the lien is made. There are only a few seeming exceptions to this rule. It is also essential that the lien should not rest either upon expressed or implied agreement, and not for a limited or specific purpose inconsistent with the express terms or clear intent of the contract, such as when a lien is claimed entirely foreign to the contract by virtue the person came into the possession of the goods. A railroad company would not have a lien upon goods deposited with it for the purpose of transportation for any general balance which might be due to the company from the shipper.

As a general proposition, liens may attach only on liquidated demands and not for those which sound only for damages; the only exception to this rule is that in the case of an ex-

pressed contract, as where goods are delivered to be held as an indemnity against future contingent claims or damages.

The party who asserts the claim must do so in his own right and it must be for an amount due from the identical party against whom the claim is made.

Like any other right, a lien may be waived or lost by an act of the lienor or by an agreement between the parties, by which the same is surrendered or becomes inapplicable; with a very few exceptions, it is always lost by a voluntary parting with the possession of goods on which the lien is claimed. An example of the most common exception to this rule is where a factor by a lawful authority disposes of goods belonging to his principal, by sale, parting with their possession, his lien is not lost but attaches to the proceeds of such sale in the hands of the vendee.

As has already been stated, in the absence of a special statute or a decree from a court of equity, a lienor has no power to sell or otherwise dispose of the chattel held, his right being confined to merely retaining possession. However, most of our states have enacted statutes which enable the lienor, after a certain stated time, to dispose of the articles by a judicial sale and to apply the proceeds to pay the debt due him; if any balance remains, it must be turned over to the owner.

Generally, judgments rendered by a court of record are considered a lien upon the real estate of a defendant against whom the judgment is given.

Liens are also often spoken of as being either legal or equitable and it is well for the student to bear this distinction in mind. Legal liens are those which are enforced by a suit at law; equitable liens are recognized and enforced by courts of equity. A familiar example of an equitable lien is that which is enjoyed by the vendor of real estate, who has given a deed but has not received payment, for the amount remaining unpaid.

Another class of liens which, by virtue of special statutes, have in this country come into special prominence, are those which are popularly known as mechanics' or material men's liens. These liens give to mechanics or material men who have furnished labor or material for the erection of buildings a preferred claim in the payment of debts for the buildings so erected which extend to a greater or less degree according to the statutes of the particular state, to the land upon which such buildings have been erected.

A mechanics' lien attaches from the beginning of the work and continues for a limited period of time, during which a claim must be filed, usually

(Continued on page 22.)



SALESMANSHIP

HARLAN EUGENE READ,

Peoria, Illinois.

IS SCHOOL SOLICITING A CRIME?

Written By Convict No. 999.

ARTICLE NO. 5.

This is what MacCormac, the Knight of the Bertillion Brigade, said when he took the measurements of the school solicitor for a striped suit and an automobile number. The topic of the article was "School Soliciting a Crime." He says:

"I do not believe that down in the heart, a single business college proprietor is in sympathy with the soliciting idea. He is soliciting because the other fellow solicits, and because as yet he has not developed sufficient strength within his school or through his personality to step out boldly and fight the proposition.

"Soliciting is in my opinion first a direct attack on the bulwark of our national safety. Education is power and only in proportion as we are able to give to our boys and girls a strong foundation in elementary work can we hope for a continuation of the strength of national life. You know with me that every boy and every girl should go to our high school, (for at least two years)."

Then follows a true description of the benefit of a good high school training, and the Knight resumes:

"The teacher makes the school. This is an adage as true today as when first uttered. The proprietor, to a large extent, is compelled to get business. If he cannot inspire his pupils to become salesmen for his course of work or if he is unfortunate enough, as are many, to have teachers who lack absolutely the points of salesmanship which are as essential as is a knowledge of accounts, he is in a desperate need. His neighbor across the way has three, ten, or thirty men pounding back doors, misrepresenting the course offered by others, also by his own school, begging tender youth or ignorant parent to sign a contract, hence, in awful despair No. 1 inserts a want ad, gets a broken down book-agent, a highly polished confidence man or a dear soul who must make a living and knows no other way, to tell him just how he can fill up his school. Out goes the confidence man at a salary and commission and after a while in comes the pupil, often the rag-tag and the bob-tail, the riff-raff of the community. In order to get this particular pupil a term of pay-

ment has been made, unknown in the old days, and it is yet a very serious gamble as to whether the boy or girl will remain in school for any length of time, but if he does, the money, or a very large per cent of it—a per cent variously estimated at from fifteen to forty-five—goes into the pocket of the solicitor. The remainder is left to pay rent, taxes, equipment, etc., and last the teacher. The teacher is informed that business is not good and that salaries must be cut. In his place (in the solicitor beridden school) comes an inferior teacher. With the inferior teacher comes inferior instruction. Inferior instruction plus inferior pupils equals half-baked products. RESULT: The business man is compelled to do without the service that he should have or accept a service that can render to him but from fifty to seventy-five per cent of the efficiency that should be his just due. And, as a further result a financial loss in business to the combined merchants of the land which would mount into colossal figures, were it possible to gather them. Soliciting is a menace to government, a menace to commerce, a menace to the business school proprietor, a menace to the teacher and a positive crime against the young man or the young woman who has been induced at a tender age to enter a commercial school when they should have been mastering to "three R's" or obtaining a general foundation knowledge in our public or parochial schools!"

I quote the above because it is good stuff ferminst the bad school solicitor, and also because my dollar a word goes on just the same and a reprint is easy money.

It is enlightening to observe that the good Knight published this treatise on criminology as an advertisement and did some school soliciting with it. Shame on you, Alphonso! Do you advertise because you "cannot inspire your pupils to become salesmen for your course?" Or is it because advertising can be done at a less cost than "fifteen to forty-five per cent of the receipts?"

How long would the average wholesale house last if it did not send out solicitors and pay them three to ten thousand dollars a year for the job?

No good business college man will deny the proposition that the best ad-

vertisement is good work in the school-room but why limit the usefulness of a school to those students who find out where and what it is by divine inspiration?

The question of school soliciting is essentially a question of salesmanship. There are good solicitors and bad solicitors, honest men and liars. Any statement that can be truthfully made in the office can and should be made any place with equal propriety. Any statement improper at the home of the prospective student is improper in the office. As I see it, the entire question is not one of geography but of morals.

Why do salesmen make misstatements of any kind? Why, especially, do business college solicitors lie and cheat? Is it not for that "fifteen to forty-five per cent?" And, reversing the proposition, does not the school proprietor pay the fifteen to forty-five in order to induce the agent to lie and cheat? *School soliciting results in misrepresentation only when the school proprietor desires it.* To prevent the "broken down book agent" from roping in students not through the eighth grade, let him pay no commissions on students not through the eighth grade, a very simple remedy but said to be excellent for men afflicted with cupis argentii, itichibns palmorum, leprosy of the conscience and the last stages of Midas disease. Then, if it appears likely that overpersnasion is being used on those who are not of proper age, let him pay a salary rather than commission to his agent.

Nay, nay, Sir Knight Yclept MacCormac, speak warily, I prithee, and condemn not alle busynesse for that there be sadde knaves therein; but wit ye well that there bee somme that are goodlie men, and smyttee the ungoodly only.

There are two excellent reasons why good school soliciting 'is as much a virtue as the other is a crime.

1. It is good business, and the generally accepted rule of business, that men who have something for sale should employ the legitimate art of salesmanship to dispose of their product. It is therefore to the proprietor's financial advantage to employ solicitors if he can secure them at a less cost than business can be secured by other methods of salesmanship.

2. Many young people who would otherwise leave school and go into business without proper preparation are induced by the solicitor to enter a commercial school, and there are twenty such to every one lured from the public schools. Ask your own pupils, Mr. Proprietor, how many of

(Continued on page 28.)



THE CONDUCT OF BUSINESS

MELVIN W. CASSMORE,
355 EMPIRE BUILDING,
Seattle, Washington.

THE PACKAGE QUESTION.

Everything we buy now comes in a pretty box. The question is, what does the box cost and is it worth it? Business considers that if boxes will sell more goods, boxes are good things. The consumer (in the mass) never thinks about it at all. Crackers in a paper bag are positively repellent and as for chocolates, the only way to eat them is out of a box.

The National Biscuit Company considered the matter many months before adopting the package. When the association of bakeries was organized, the bakery business was in bad shape, tottering on the brink of bankruptcy. The package saved it, without any improvement in the goods. If you want to see how thoroughly the saving was done you might get a quotation on N. B. C. stock.

The package is evidently a good thing. It gets the coin. You have your soap factory started, what kind of a package or wrapper will you have? When you come to name your soap you will find about all the copyrightable names already taken. Soap makers have a habit of copyrighting any inspiration they think of or buy and laying it away for fear some one else might think of it. Thus the makers of a certain soap which does not sink have a beautiful collection of perfectly charming soap names, they or nobody else will use for a long time.

The package is going on the grocer's shelves. The grocer has no particular interest in your soap, unless it gives him a little more profit than the others. If customers see it and ask for it they will get it generally. The package must "stick out."

As a test of observation, I wonder how many of my readers can accurately describe the package of Uneeda Biscuit, Durkee Celery Salt, Van Camp's Beans, Carnation Milk, or anything else sold in cans, packages or wrappers and which all of us see nearly every day. I guess you are stuck. Yet every one of these articles has a design striking, suggestive and pleasing. If any had not, it would have gone off the market. There are two more considerations in the preparation of a wrapper or package design:

First, it must contain the three elements of design, the circle, the square and the radiate. These are particularly plain on Van Camp's Beans—the design, I mean. When one of these elements is lacking, the design is weak and flat. It does not "tie together."

Second, the design must be suggestive of pleasurable feelings. Notice Fairy Soap. Sometimes the advertisements hardly refer to soap at all. "Have you a little fairy in your home?" Permit me again to refer to Van Camp's. See if you can find the suggestion on the label that makes your mouth water.

The color is also important. Red is the color for articles that depend on warmth for their desirability, while some shade of blue is proper for things eaten cold. If very cold, white is the thing—an ice cream bucket for instance. A red one would be bad—in fact, unsalable. Blue, you notice, is used for canned fruits and is appropriate. It is a cool color.

Some designs are made to magnify the apparent size of the package, as the checkerboard package of the Ralston people. For some time they have considered the wisdom of changing it to a design that tasted better. They will do so eventually. The change may have been made already. I do not know, for this article is not sold largely in this vicinity and I have not seen a package of late. To be sure, there are some canned articles ("tinned," our English friends would say) that are probably better than fresh. They cost money and their quality is jealously maintained. The whole art of canning is quite young—why I can remember when I had to watch the chickens to keep them from eating the fruit drying on the rainboard.

A. T. Stewart, that versatile Irishman, bought the first canned fruit ever marketed in this or any other country. A man from the Oneida Community, that queer association of individuals in New York state, brought it in. A. T. looked at it doubtfully, opened it gingerly, smelled, tasted, and made a contract to take all that could be sent him.

This is a mere inadvertent sidelight. There are some good things canned and what I wanted to speak of is the "stencil" or stock label. Suppose we notice some day some Fluffy Ruffles Extra Sifted Telephone

Peas. Upon examination we find two spaces on the label, one for the brand and the other for the name of the firm. Neither name forms any part of the drawn design. This indicates that the colored label was bought already printed and the firm name and brand printed in. This may indicate one of several things. It may indicate that the firm has not enough confidence in the goods to put them out under an established brand or it may be a job lot. It may be also, that these goods have not sold under another brand. The cans are shipped and a new dress put on them. A standard unchangeable design is a guarantee that the manufacturer has faith in his goods and intends to keep the quality up. I know of a certain soap manufacturer who has molds and wrappers of all conceivable kinds. He can make you soap from Cleveland, Ohio under several names or a solid bar of Fairylight from Sharon, Pa. "You pays your money and gets your choice." His soap is very variable in quality.

The pretty package, designed purely to allure, is a result of the growing aestheticism of the times. For many years, we have been prospering and now, relieved from incessant toil, we are upon a search for beauty. We buy things that attract the eye. We want our fruit polished and wrapped, our chickens garnished with ribbons, our vegetables in fancy cornucopias. This may be quite foolish and irrational. Business, far from seeking to correct this mistake, if mistake it is, rather seeks to take advantage of it.

The New England Meeting— Continued from page 28.

tion. Among other marked statements, he said the terminology in business and in school vary widely. Loss and Gain, Merchandise account, are unknown terms in actual life. Teach how to get and show Monthly Profits, Keep Separate Purchase Sales, Invoice and Trading Accounts. Eighty per cent of business big enough to hire a bookkeeper use corporation methods. He gave an interesting blackboard illustration of how to close a set of books.

Assistant Professor of Education, Henry W. Holmes, Harvard University, was the last speaker. His topic, "English in the Commercial Course," held the entire audience until after dark. English should be taught vitally. The business man lacks big enough vocabulary. Directness of speech is essential. The business man is more than a business man—he has social duties.

On the Friday evening preceding, an enjoyable supper was presided over by Mr. R. G. Laird. The Convention was a success—educationally and socially.



ASSOCIATION AND CONVENTION COMMENT, COMMUNICATIONS AND ANNOUNCEMENTS

THIS DEPARTMENT IS DEDICATED TO THE INTERESTS OF THE FEDERATION, ASSOCIATIONS AND CONVENTIONS OF THE COMMERCIAL TEACHING PROFESSION. OFFICERS OF THESE ORGANIZATIONS ARE CORDIALLY INVITED TO COMMUNICATE WITH THE PROFESSION THROUGH THIS MEDIUM OF PUBLICITY AND PROGRESS.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

Fourth Annual Meeting

MISSOURI VALLEY COMMERCIAL TEACHERS' ASSOCIATION,

Dougherty's Business College.

Topeka, Kansas, November 25-26, 1910.

OFFICERS FOR 1911

President, Francis J. Kicker, Central High School, Kansas City, Missouri.

Vice-President, J. D. Long, Emporia Business College, Emporia, Kansas.

Secretary-Treasurer, Miss Eva J. Sullivan, Manual Training High School, K. C.

EXECUTIVE COMMITTEE.

George W. Hootman, Eureka, Ills.

L. E. Gifford, St. Joseph, Mo.

W. A. Rickenbrode, Marysville, Mo.

ADVISORY COMMITTEE.

P. B. S. Peters, Kansas City, Mo.

L. C. Rumsisel, St. Joseph, Mo.

C. E. Birch, Lawrence, Kansas.

The Missouri Valley Commercial Teachers' Association undoubtedly presented the most excellent and helpful program at its recent meeting at Topeka that has ever been given before any Western association. This was embellished—and rather crowded—by the addition of four masterful addresses by Dr. H. H. Seeley, of Cedar Falls, Iowa, the same being furnished by the Western Commercial School Managers' Association, an affiliated organization. Not only did this meeting excel all others in this manner, but in attendance it made a record such as no sectional body has ever done in so short an existence, there being over two hundred teachers present, and they all came from the accepted territory of the Missouri Valley.

Many teachers came in Thursday evening and early Friday morning there was a full attendance to listen to the address of President C. E. Birch. After outlining the object and purpose of the meeting he made some very pointed remarks outlining the sphere of the business college, the commercial high school and the university. He claimed that there is a distinct place and work for each and each should work out its own destiny. He also predicted that the time is near

when all higher institutions will maintain commercial courses, giving the business man a training equivalent to that now given the teacher, doctor or lawyer. "For whose benefit are the public schools supported? Of 127 children entering the public schools, only one reaches college, not over one-third ever completes high school and only one-fourth go beyond the fifth grade! What a ghastly fate it is for the university to dictate to the high school, and the high school to pass it down to the grade school, that certain branches must be taught. They have built a system leading up to the university, but what about the 126 who did not reach it?" The president had the matter concisely summed up.

The next number, time honored and revered, but nevertheless one of the most important, was "How I Teach Spelling." A number of teachers took part in an informal discussion, from which the younger teachers gleaned some useful suggestions. The keynote seemed to be: "make the subject interesting."

The Address of Welcome was delivered by Supt. Whitmore, of the Topeka Public Schools, who enlivened vocational training very highly. He particularly felicitated the commercial teachers for making the commercial work so practical and interesting that the high schools were forced to call for it and he gave it as his opinion that the work will, in a few years, invade the grade schools and that every higher institution will offer advanced courses for the benefit of teachers and business men. Messrs. L. C. Rumsisel and G. W. Weatherly responded to the Superintendent, classing themselves as "educational insurgents" and noting the effect of the work of "insurgents" since the first commercial school was established. Mr. Weatherly assured the gentleman that the key to the gates of the city would be used with discretion and returned unarmished.

Mr. Raymond P. Kelly extended an invitation to all present to take a trolley ride with him to see "Beautiful Topeka" before the afternoon session began and his train of cars was loaded to its capacity. The city is certainly a model of beauty and industry and all feel that they owe Mr. Kelley a lasting debt of gratitude for his thoughtful kindness. The conductor told us that Topeka was the first city in the world to use electricity as a motive power for its cars, and a number of us were interested in taking a ride on the same cars.

Mr. W. R. Arthur, of the Washburn School of Law argued that Commercial Law is one of the most important subjects in the commercial course, as even the most obscure clerk has need of it in its simpler forms, the stenographer must be versed in the law of contracts and negotiable paper and the bookkeeper and office manager must know much law covering various business transactions.

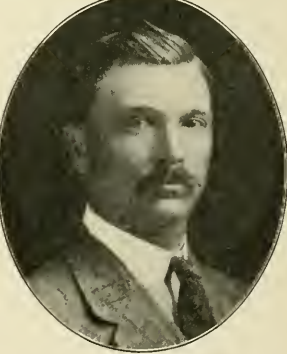
The warmest discussion of the day was occasioned by the paper of Mr. B. F. Hart, of Westport High School, Kansas City, in which he argued that the majority of texts on book-keeping are obsolete, that their transactions are not practical, that the student becomes a copyist rather than a thinker, etc. There is no doubt



P. B. S. PETERS,
Kansas City, Mo.



L. C. RUMISEL,
Saint Joseph, Mo.



C. E. BIRCH,
Lawrence, Kans.



that he voiced the sentiments of the majority of teachers, judging from their countenances, and the interest was heightened by the responses from various bookmen who had been "hit." Or, possibly we had better say that their competitors had been "hit."

The Rapid Calculation discussion was one of the best of the day. L. E. Gifford, of St. Joseph, Mo., began by discussing Addition, emphasizing the value of much mental drill. T. E. Talmadge, of Kansas City, gave a number of shortcuts for figuring Bank Discounts and argued that the business man is after results and the shorter the method the better he is pleased. J. Andrew Lowell, of Wichita, Kansas, talked Billing to the delight of all, for he is at present the champion calculator of the Missouri Valley, having won the Lyons prize last year. "Hard work" was the slogan with him, for he claims that nothing else will get the results desired. "Learn the science of the subject, then work hard, for speed is only time saved."

Friday morning at 8:30 the meeting was called to order for some routine business which was soon disposed of. The election of officers and place of meeting was almost by acclamation, for no one thought of anyone except the most handsome and distinguished appearing teacher in Kansas City, Mr. Francis J. Kirker, for President. Morning at 8:30 the meeting was called to order for some routine business which was soon disposed of. The election of officers and place of meeting was almost by acclamation, for no one thought of anyone except the most handsome and distinguished appearing teacher in Kansas City, Mr. Francis J. Kirker, for President. Morning at 8:30 the meeting was called to order for some routine business which was soon disposed of. The election of officers and place of meeting was almost by acclamation, for no one thought of anyone except the most handsome and distinguished appearing teacher in Kansas City, Mr. Francis J. Kirker, for President.

For genuine entertainment and fascination it is doubtful if any one except the Master of Flourishing—Zaner, or Courtney the Great, could have attracted more attention and interest than did the four famous Western penmen, Tamblin, Hugas, Quackenbush and Hausam while they were flourishing a magnificent black-board design four feet long, each working independently, yet their work eventually harmonizing into an elaborate design. "Welcome—Missouri Valley Commercial Teachers' Association." It was a rare masterpiece.

Mr. A. L. Peer, who has the reputation for being without a "peer" as a teacher of practical penmanship—has discussed the topic: "Practical Penmanship—Result-getting Plans." Mr. Peer is strongly in favor of the use of a textbook in the penmanship class just as in a class in spelling or arithmetic, and he pounded the idea hard. The teacher must be a master of what he teaches, but he must have some system in his work. Practical Penmanship is the kind that sells at par or above—never below—and whose market value keeps pace with the high cost of Mr. Peer's books. He urged teachers to encourage their pupils to subscribe for the professional journals and follow their courses.

In addition to operating the first electric cars it is claimed that Topeka is the home of the first "Actual Practice Office" for stenographers, and, although Dougherty's modesty would prevent his making the claim, we believe his school was the place. Any way, Mr. F. B. Corbin told us how actual office work can be successfully carried on under the supervision of the teacher. He claimed that nothing short of actual practice will fit the student to earn his salary in an office from the beginning.

Four very prominent Topeka business men told how they would train a stenographer, each bringing out the point which appealed to him most. Justice Smith, of the Supreme Court, would demand "Alertness." His stenographer must always be on guard, ready to write the moment he is addressed. Mr. H. B. Lantz, Ass't Gen. Mgr. of the Santa Fe would specialize in ability to follow details, to become part of the machine, seldom asking questions, never asking the same question twice. Mr. E. S. Rankin, Manager of the Mail and Breeze would train them to make stenography the stepping stone for something higher on account of its great possibilities. Judge J. G. Waters would train stenographers that they must be men. He would not have a woman in his office. They should be "working the point" of some other instrument than the typewriter. The Judge is intensely legal and is undoubtedly opposed to woman suffrage.

It is something unusual for a student in the university, defraying his expenses by doing

typewriting, to become an expert close to the professionals, but Harold H. Smith, of the University of Kansas, is doing this very thing. He made a record at the recent Madison Square contest which almost equalled some of those who have devoted their entire time to the work. He gave the shorthand and typewriting teachers present the benefit of his experience in an excellently-prepared paper: "The Psychology of Typewriting."

Summing the situation up and condensing it he said he would teach the student to have but one idea uppermost in his mind, from the time he enters school until he leaves it, and that is to work for perfection—neat work. He would follow the methods generally in vogue, minus speed, plus care, times patience, raised to the highest infinite power.

Mr. C. V. Oden, of New York City, gave an interesting talk entitled "Some Observations at the Recent Speed Contests." He had some facts and figures which illustrated the number of strokes per second, minute and hour, which were made by the most rapid operators. The talk "opened the eyes" of many teachers who had not given the subject the amount of time and thought that has been expended by Mr. Oden. Mr. Otis Blaisdell, Speed Champion of the World, delighted all present by writing more rapidly than they had ever seen anyone write before. The association is particularly proud of Blaisdell, for he broke the world's record at our last meeting at St. Joseph, which, though unofficial, no doubt inspired him to make the record which recently placed him upon the pedestal.

The exhibits of the various typewriter companies, book companies and those manufacturing every variety of office appliances was very interesting and very complete. One large room was given over to these companies and many teachers were instructed into the mysteries of what is new.

The brilliant social event of the meeting, was, of course, the banquet. Last spring, Mr. Raymond P. Kelly, School Manager of the Remington Typewriter Company, invited our members to banquet with him at this time, as ours is the youngest organization of the kind in the country and the Eastern and Central associations had been entertained by other companies in a similar way. Every member was pleased to be "seen with Kelly" and the affair was one of the most delightful we have ever attended. The menu was dainty and elaborate and Mr. Kelly certainly has the thanks of all present. During the course of the banquet the Cecilia Male Quartet favored us with several delightful selections and Misses Ona Miller, Ethel Barnes and Mr. F. L. Robbins similarly favored us by selections both vocal and instrumental. Mr. Carl C. Marshall took the place of the ordinary toast-makers by delivering an address, "Effectiveness." He said many good things which will help us in our teaching, but it is as a humorist that Marshall shines most. He is an extremely "funny," funny man. He is a cross between Mark Twain and Bill Nye, but he sees the funny things that would appeal to the teacher. He tabooed the "ancestry" humbug, saying that most of the "descendants" have descended so far that nothing now will save them except hard work. Every teacher knows Marshall and loves him and the innovation of his address was very pleasing.

Dr. Seerley's addresses were so good that we regret we have not space to print at least one of them in full. However, some of his aphorisms will be treasured by those who will read this report. "It is not the strong, broad teacher who is troublesome, but the narrow one of limited qualifications—Greatness cannot display itself unless others contribute something, for no man liveth who dieth unto himself—Human life is frequently exhausted in controversy.—Some men fail of greatness because they are dictators

instead of co-operators.—Constructive work does not mean authority that cannot be overthrown. Leadership is wonderful when you understand it. The leader should be large enough to allow credit to those who have had a part in the success.—He who accepts the office accepts the responsibility. Men are honored for what they actually are.—The first requirement for fitness in promotion is to be a good subordinate, to reach a state of training so that his services are essential.—The student who does things for his school receives more than he gives. The greatest services in this world are those we cannot buy or pay for." Speaking of stenographers, he said: "Education seeks to train young people in efficiency by giving time, patience and energy. The main requisite of a stenographer is that she be efficient. She must understand English better than I do, I want a thinking, willing and anxious stenographer. She must do the common things uncommonly well. Force training in efficiency so that your students can do the unusual." In discussing practical English he said: "I would eliminate everything superfluous, and much of what is taught in the public schools today is superfluous. Many students do not have time for the long courses, and the short courses are just as scholarly, just as comprehensive and much more practical than any other. After students learn the short form they can elaborate at will, having something of value from the start instead of a smattering."

There is something about the "Missouri Valley Spirit" that is different, everything seems to go along with such precision, there is no lagging. There are no late risers at their meetings, everybody is on hand at the time of the opening of the sessions. It seems that the business teachers of that section really practice what they preach. Surely no one who has ever attended one of the meetings of this association will ever want to miss any that may be held in the future. And the fourth annual meeting of the Missouri Valley Commercial Teachers' Association has passed into history as the most successful one ever held in the West.

FINE PENMANSHIP.

The Executive Committee of the E. C. T. A., at its meeting in New Haven, December 3, unanimously voted to have the Penmanship Letter Exhibit referred to in Mr. W. H. Patrick's letter in the December issues of "The Business Journal" and "American Penman."

THE INDIANA MEETING.

The Indiana Commercial Teachers' Association held their annual Convention at the Claypool Hotel in Indianapolis, Indiana, Nov. 25th and 26th.

The meeting opened at 2:00 o'clock on Friday, November 25th and a general discussion of subjects pertaining to the management of Commercial Schools was held.

At 6:30 the members partook of a bounteous repast at the Commercial Club, arranged for by the Association.

A Committee was appointed to work out and formulate a plan to get a bill through the Legislature for State supervision of Business Colleges.

Saturday was spent in round table talk on subjects pertaining to school work.

The officers of the new year are:

S. H. East, President, Indianapolis, Indiana; Miss Gertrude O. Hunnicutt, vice President, Evansville, Ind.; Miss Mary Helmer, Secretary and Treasurer, Terre Haute, Ind.

Geo. F. Boerne, Sec'y



Salesmanship—Continued from page 24.

them would have continued in high school if you had not interested them in business college? You will learn something, if you don't know it already, namely, that the work done by your solicitor has been to the students advantage.

If these two statements be true—as to the benefit to the proprietor and that to the student—is there anything more to be said?

Yes, and I desire to say it here and now. The school proprietor who is either too dignified or too proud to use to the utmost every proper means to induce young people to enter his school, is either ignorant of the immense advantages such a course offers or entirely lacking in that zeal for his business that should characterize every business college man. To compare the second greatest thing in the world with the greatest, the Savior directed his disciples to go into all the world—into the highways and byways—and “compel them to come in,” speaking figuratively of a feast but actually of church soliciting. With the single limitation that some young people do not need, and should not have business training, the same rule must apply to our work. There were some false prophets, but if Jesus had called off the whole missionary business for fear the public would condemn the good with the bad, you and I would be listening to the muezzins' call today or worshipping Thor and Wodin, hearing the cry of the Valkyrie and listening reverentially for the voices of the Druids in the whispering of the trees. Likewise, if we should hearken to the non-soliciting and non-advertising brethren in our midst the only act remaining to reach the summit of usefulness would be to bind each student by contract not to mention the school to his friends under any circumstances for fear such action might bring an unholy influence to bear upon them.

A compromise agreement is rarely characteristic of an aggressive, enthusiastic man. If you love your work, if you believe in it, if you have seen its gratifying results and know that it is good, shout it out from the house tops, sing it on the street corners, advertise it in the newspapers and hire agents to go out into the highways and the byways.

With this one restriction, that each form of evangelism must pay for itself and leave a margin of profit. Otherwise your business cannot endure.

I believe in salesmanship; in the selling of merchandise, services or ideas; in the enthusiastic argument

and in the survival of the fittest salesman. I believe in the divine mission of the grip, the prospectus and the human tongue; and in the duty of persuasion. I believe in the scientific process of audience, attention, interest, desire and action; in the superiority of the spoken word over the written letter; in the importance of first impressions; in the necessity of honest representations; and in the exquisite pleasure of closing a deal. And, especially, I believe in my own goods or services, to the selling and delivery of which I have pledged my whole life, with the certainty that if they be worth the effort of my entire life, I am justified in telling the glad tidings to every person who stands in need of what I have, no matter where I find him or in what hidden corners he conceals himself.

I believe in business colleges, in the usefulness of good stenographers, the advisability of plain penmanship, and the divine mission of expert bookkeepers. I believe in practical office systems, in a knowledge of the law of business, and in the value of instruction in advertising and salesmanship; and because I believe in these things I have dedicated and consecrated my life to the teaching of practical business subjects and the distribution of my product among all men and women whom I can induce by fair argument and honest practices, to receive its benefits.

NEW ENGLAND HIGH SCHOOL COMMERCIAL TEACHERS' ASSOCIATION.

REPORTED BY F. E. LAKEY, BOSTON.

The Eighth Annual Convention was called to order in the Technical High School, Newton Mass., November 19, by President, G. Walter Williams, of New Bedford. The Presiding officer showed excellent judgment in disposing of the business part at the outset. An amendment to the constitution was made whereby principals of high schools and normal schools where commercial subjects are taught, and teachers of commercial subjects in normal schools, private academies and colleges with four year courses were made eligible for membership. Mr. Carlos B. Ellis was again elected our representative to the Massachusetts State Council of Education.

Arrangements were made to secure a complete file of all commercial teachers in New England eligible for membership. Eighteen new members were elected.

From several invitations the one to meet with Simmons College, Boston, was accepted.

A vote was passed expressing satisfaction at the excellent Syllabus of Commercial Education issued by the State of New York, and the Secretary was directed to request as a special

favor that copies be supplied to each member of the Association.

The following were elected officers:

President, F. H. Read, Providence, R. I.; First Vice-President, E. E. Kent, Springfield, Mass.; Second Vice-President, C. H. Mumma, Newton, Mass.; Secretary, W. O. Holden, Pawtucket, R. I.; Treasurer, J. C. Moody, New Britain, Conn.; Audit and Finance Committee—J. D. Houston, New Haven, Conn., W. J. Goggin, New Bedford, Mass., M. A. Conner, Medford, Mass.

An invitation to attend the National Federation at Chicago in December was given by T. E. Lakey.

The first paper was “Stenography and Typewriting in the High School,” Miss Mabel W. Cleveland, of New Bedford, outlined a sensible plan which several years' experience shows has the strong endorsement of the New Bedford business public. The aim is to graduate capable office assistants. The first year (three periods) is spent on slow drill on principles and gaining a vocabulary. Elldredge's Dictation Exercises were recommended. In the second and third year, the less capable are weeded out. Daily writing and transcription are essential. The aim is office work, not unusual speed. In the last year enthusiasm and class drill are prominent. Accuracy first, last and always is demanded.

Altmaier's “Model Typewriter” was recommended. The graduates are modest in their attainments, with a big capacity for work and an insatiable desire for attainment. As is the custom in this Association, this paper was vigorously discussed.

Mr. F. E. Lakey gave a talk on “Psychology in the School Room” illustrated by charts covering many thousands of cases.

After a delightful lunch, Mr. Thomas H. H. Knight, Girls' High School, Boston, spoke very interestingly on “Economics in the High School.” It cultivates the habit of taking the broad view of things, of comparing one matter with another, it teaches that the market price does not depend on cost but on supply and demand. Text books are not simple enough. Statistics, properly gathered and arranged, are very helpful. Use of charts is very desirable so are visits to the Custom House, Stock Exchange, ocean steamers, etc. Mr. C. B. Ellis strongly urged classifying occupations, use of directory, finding cost of supporting each boy, etc. President Williams had his pupils investigate buying advertising, office work and report to the class.

“How to Prepare a Pupil for Accountancy” was discussed by Prof. H. T. Bentley, of Simmons College, in a manner which held close attention.

(Continued on page 25.)



DEPARTMENT OF

Commercial High School Work

RAYMOND G. LAIRD,

High School of Commerce, Boston, Mass.



The word business has various meanings but when the term "business education" or "business training" is met we understand *business* to mean mercantile pursuit. The Standard Dictionary defines it as, "Any occupation connected with operations or details of trade or industry," and adds the further qualification that business may be what one does independently, while employment may be what one does in the service of another. Viewing that as the generally accepted meaning, then one who has a business education is one who has secured the training that, in a broad sense, has fitted him to engage in trade.

For our consideration business may be classified as Agency, Agriculture, Banking, Manufacturing, Merchandising, Mining and Transporting.

The trading or mercantile business is the first one that schools usually undertake in their course of training assuming that, since merchandise is goods that are bought to be sold without any material change in form or nature, it is the simplest type to which the tyro may be introduced. Also it is that with which every one has had some acquaintance, if no more than the visit of the rustic to the country store for candy or calico, or the early morning gallop of the urban child to the corner grocery for condensed milk or kindling wood. It is an application of good pedagogy to begin an investigation with the known, even though the knowledge is very elementary; and is no departure from the educational philosophy of the ancient Plato or of the modern James, that, in the absence of topical concepts on the part of the pupil, the approach should be made by the use of illustrations with which he has some acquaintance. And while the trading business has in nearly every instance been selected as the first introduction to the realm of commerce, it has been done through the medium of bookkeeping instruction. The accounting of the business was used as the central point, around which were grouped, in many cases, all that was taught and learned of business.

In actuality a mercantile proposition presents itself as a three-fold subject, any part of which neglected, limits the volume of trade to that of the peanut stand, or rushes it into the hands of the receiver, when it is a large enterprise. First is the buying, then the store organization and third the selling. In the smallest and simplest type the proprietor may represent in himself the entire working force, from the dodging of drummers to the wrapping up of the packages and the counting the wherewithal into the money under the counter or into the egg crate in the cellar. But pupils do not attend school with the avowed intention of learning business of this kind, valuable though such an experience may be. They want an insight into the more complex establishment and the institution that wants to be known as a "business school" whether it receives its support from tuition charges or is maintained at the expense of the taxpayer, must meet this demand or be condemned for securing money under false pretenses.

There is, perhaps, no more inviting field for the employment of one possessing the right qualifications than that of buyer for a large and well financed store. Of all salaries paid, money going to salesmen is given with the nearest approved to good will, since it seems his services are very closely connected with the incoming profits. But the buyer need not feel that he gives no direct return for his salary. A dealer in small wares having a hundred or more stores in this section of the country was not making the headway he believed he ought, and was advised to pay Mr. X \$20,000 a year to act as his buyer. He adopted the suggestion and the result was all that he had hoped for. It was not the twenty thousand dollars that brought the success, only so far as it required that sum to secure the services of the right man, and X was never regarded in the light of a recipient of a benefaction. The expenditure was one that brought good returns. In those stores there are employed as many as two thousand sales girls, working on an average of three hundred days a year, making a total of six hundred thousand "girl-days." If he secured slightly lower prices, a little better grade of goods, and entire attractive outputs, it would only require each girl to increase each day,

the income of the firm three and one-third cents to pay the salary of that buyer, after which the benefits turn toward profits for the firm. In addition this buyer replaced two or more less capable men, saving for his house the pay they would have received and preventing probable losses due to their incompetency.

In Boston a single store with one hundred and fifty departments employs nearly one hundred buyers at salaries ranging from \$2,500 to \$10,000 per year and frequently with a bonus of a percentage of profits, or on the increase of sales, that may make salaries double the amounts named.

All over the country wherever the wheels of progress gear with the cogs of commerce, keen competition necessitates the highest types of business organization, and there the buyer will be found drawing down the largest salary and enjoying the choicest employment.

Modern buying does not consist of sitting at a desk and swapping yarns with such affable salesmen as may drift in. It means knowing the goods from *a* to the last letter; it means knowing what the customers of rival stores, as well as your own are buying; it means anticipating the wants of customers long in advance; it means firmness in not overstocking; it means courage in taking on stock enough when there will be no other offering; it means enterprise in going to the looms and the shops at the earth's farthest corners to secure novelties in advance of competition, and it may mean much more, but this is enough to show that the job of the buyer may be just as large as the man holding it may make it.

The school for buyers has not been systematically organized. Usually when a salesman shows pronounced ability he is given opportunity to assist at buying, and later may be promoted to do full duty as a buyer. The qualifications that make good salesmen are by no means the same that make successful buyers, yet some people have the versatility to do well in both capacities. The laboratory in which the buyer must get the most important part of his training, and which, as yet, the school has not been able to duplicate, is the store itself. The school may do much to help. In its commercial geography class he best learns of the production and distribution of the elements that are fashioned into the products of the nation's commerce. He learns in the school science class to detect adulterants, to make tests of efficiency, and, through his chemical and physical experiments, he receives a large addition to his judgment, and the intuition that must be such an important factor in his business career is strengthened.

CATALOGS CIRCULARS

The Gregg School, Chicago, is issuing this year another first-class catalog, this time covered in a rich brown with title embossed in gold. The illustrations are excellent, and set straightforward and convincing, and the effect high in tone and grade, just as we surmise the school to be.

The Philadelphia, Pa., Business College issues a tasty catalog of moderate size without illustrations, printed in large black type, with decorative border printed in buff.

Circulars, etc., have been received from the following: The Home Correspondence School, Springfield, Mass.; Messrs. Howard & Brown, Rockland, Maine; The Y. M. C. A. Night School, Chattanooga, Tenn.; Clark's School, Louisville, Ky.; and the Crescent Commercial College, Snyder, Texas.

The West Virginia Business College, Clarksburg, W. Va., publishes a buff covered, red embossed catalog, printed on cream paper, which creates the impression of an up-to-date school.

The Acme Business College, Everett, Wash., publishes a good catalog, indicating a good school. In it we see the portrait of R. P. Wood, whose poetical skit, entitled "A Drama," appeared in the December *BUSINESS EDUCATOR*, and also the portrait of L. W. Hammond, the well-known penman, who for many years was located in New York. Miss Carolyn Patchin, the principal, like a number of other school owners, is demonstrating her ability to manage a school as well as to teach in one.

A booklet recently received announces the incorporation of the Western University, Chicago. Mr. Frederick Juchoff, whose articles on Commercial Law are appearing in our journal, is Chancellor. The institution offers instruction in law, Commerce and Liberal Arts. We wish it success.

"The Head" is the title of a finely illustrated and printed four-page circular, recently received from one of the Head Schools, located at Oakland, Calif.

Mrs. Ada Cowan-Kendrick, Eureka Springs, Ark., has been granted a patent upon a Desk Attachment, comprising a combination shield and copyholder, to be used with any make of typewriter.

The Marietta, Co., Commercial College, M. A. Adams, proprietor, issues a good four-page circular, advertising that prosperous institution.

The Pennsylvania Business and Shorthand College, Lancaster, Pa., Wade Bros., proprietors, publishes a good journal, and conducts a good school. A recent circular, containing half tone photographs, discloses a large attendance in that institution.

Advertising literature has been received from the following: Kasmussen Practical Business School, St. Paul, Minn.; J. S. Sweet Publishing Co., Santa Rosa, Calif.; Williams Business College, Oakbrook, Wis.; The Business Institute, Monroe, Wis.; Nixon-Clay Com'l College, Austin, Tex.; Lawrence, Kan., Business College; Bellingham, Wash., Business College; Gem City Business College, Quincy, Ill.

King's Business College Journal, Raleigh, N. C., continues to herald the good news and deeds of that institution, and thereby helps to qualify young people in the south land to meet the present day conditions in a successful manner.

Designs and Card Writers Manual, by Willard McBee, North Side, Pittsburg, Pa., is the title of a 46-page manual, profusely illustrated with comic, flourished and other cards, containing a price list of blank cards, penman's supplies, etc. Mr. McBee has built up quite a business in his special line, and is offering the manual free to those interested.

The Brazil, Ind., Business College University Journal is of good quality, and indicates a good school.

NEWS NOTES AND NOTICES

Miss Rhoda M. Silliman, a graduate of the Gem City Business College, Quincy, Ill., and for the past two years principal of the Shorthand Department of the Northern Business School, Watertown, N. Y., will be with the same institution for another year. This speaks well for both the school and Miss Silliman.

F. E. Oneth has been added to the teaching force of the Port Huron, Mich., Business University. Mr. Oneth completed a course in the Gem City Business College, Quincy, Ill. For three years prior to this he taught in the public schools of Kansas. The Port Huron Business University will no doubt find him an efficient teacher.

L. E. Terry, formerly of College View, Neb., is now teaching in the Wichita, Kans., Commercial College. Mr. Terry is a very practical penman, judging from the letter here sent us.

One of the recently established Draughon Colleges is that at Sweetwater, Tex. T. H. Gatlin is manager and reports a very good enrollment. Inclosed with Mr. Gatlin's letter was a card in the ornamental style, which shows an excellent command of the pen.

H. A. Roush, penman in the Y. M. C. A., New York City, recently sent us a club of twenty-one subscriptions, all for the Professional edition. This is among the largest clubs, received for this edition and indicates that the students in the night school of the Metropolitan appreciate the fine articles in the Professional edition, as well as the fine penmanship in both editions.

Certificates were recently sent to Stoyan Tserovsky, E. A. Sadi, Pericles Studentes, and Spiridon Theophanis, students in Robert College, Constantinople, Turkey, Ray O. Hall, principal of the commercial department. Mr. Hall has already sent us fifteen subscriptions from among his students and we expect shortly to send several more certificates across the water.

Mr. J. C. Evans, a former student of the Zanerian, is in charge of the penmanship department of the Metropolitan Business College, So. Chicago. His students are doing excellent work and every pupil gets *THE BUSINESS EDUCATOR* every month. Mr. Evans says he thinks this a very material aid in keeping the enthusiasm at a good working pitch.

The National Typewriter Company, Ltd., Representatives for The Smith Premier Typewriter Co., in Toronto, advise that two individual sales of Smith Premier machines were made one day to ministers for their private use, one being to L. B. McDonald and the other to the Rev. Griffith Thomas, a former Professor of Oxford University who has recently moved to Toronto.

Who said all the good spellers have lived in another age? In a recent spelling contest between the Bookkeepers and Stenographers in the Metropolitan Business College, So. Chicago, in which J. C. Evans teaches this subject, the former made an average grade of 99 per cent, while the latter were close behind with an average of 98 per cent. Who can beat it?

Yatesboro, Pa., now has a night school, of Penmanship and Drawing being conducted by L. E. Gerhold, whose skillful penmanship is seen from time to time in the columns of *THE BUSINESS EDUCATOR*. We hope the good people of that village will take advantage of the unusual instruction offered.

Our good friend, F. E. Lakey, of the English High School, Boston, Mass., gave three addresses before the State Teachers' Association of Maine, at Bangor, October 27 and 28. Mr. Lakey is one of the real students of our profession, and the good people of Maine have shown a progressive spirit by engaging him.

The Duplex pen holder by Herman Balthaser, Greenville, O., is a device whereby red and black ink may be used alternately. For some

phases of bookkeeping we should judge that it is a very convenient instrument. By a simple act of the first finger either the red or the black ink pen is projected for use. The holder carries two pens, one on top of the other, but not close enough so that the ink gets from one to the other. By a simple device but one of the pens is ready for writing at a time, but by a very simple act of the first finger the one may be alternated for the other, thereby economizing time for the busy bookkeeper. Those interested would do well to correspond as above.

James F. Elton, of Kalispell, Mont., goes to Baker City, Ore., High School as commercial teacher.

A. T. Williams of Milwaukee, is the new commercial teacher at the Elliott Commercial School, Wheeling, W. Va.

Mr. T. W. Embelen, who for some years has been the penman in the Elmira, N. Y., Business Institute, was recently offered the position of instructor of penmanship in the public schools of that city, which position he has accepted. This, we believe, means the right man in the right place, and we hereby extend congratulations to all concerned.

Mr. L. L. Hartley, heretofore connected with the Omaha, Neb., Commercial College, is now identified with the educational work of the Portland, Ore., Y. M. C. A. Omaha loses a good man and Portland gains a much.

The new home of the Jamestown, N. Y., Business College was recently opened to the public. It now occupies a building of its own creation, which in itself is an ornament to the business section of that city, and, as many know, the college is an honor to that community. The president, H. E. V. Porter, is to be congratulated for the unequalled success he has made of that institution. As our readers will probably recall, the institution was destroyed by fire about a year ago, but immediately resumed business in temporary quarters until the new building could be completed. Our best wishes to the president, faculty and new institution.

Mr. D. A. Casey, proprietor and principal of the Capital Commercial School, Albany, N. Y., reports they are still on the upward move, their registration Dec. 5, being in excess of last year's total. We hereby extend our best wishes for continued success and prosperity.

Mr. Lorente, of New York City, is the new commercial teacher in Shissler's College of Business, Norristown, Pa.

A. T. Williams is a new assistant commercial teacher with the Elliott Commercial School, Wheeling, W. Va.

Miss Florence Sloat, a graduate of Smith's Business College, Sayre, Pa., is teaching shorthand this year in that school.

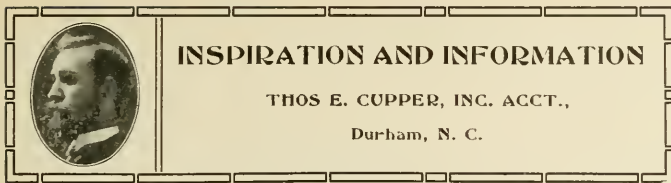
Miss Ethel Sawyer is the new commercial teacher in the Burlington, Iowa, High School.

Your editor had the pleasure not long since of visiting the Wilkes-Barre, Pa., Business College, and addressing the pupils. He found a large number in attendance and a more interesting, enthusiastic lot of well behaved pupils he has never had the pleasure of facing. Mr. Dodson is to be congratulated upon the excellent school he is building up and conducting.

The Many Uses of a Typewriter

The compositors on a Hungarian Daily published in Cleveland recently went on a strike. The proprietor asked them to wait until after the issue of the paper when he would settle the dispute but they refused to wait. Having several Smith Premiers equipped with Hungarian characters he had the balance of the paper typewritten in regular column form, photographed and stereotyped, and was able to issue his paper on time. This was done for two weeks until a settlement was made with the compositors.

Mr. H. H. Pratt, salesman in the Cleveland office of the Smith Premier Typewriter Co. had just sold the proprietor of the paper three No. 10 machines all equipped for writing English, German and Hungarian.



INSPIRATION AND INFORMATION

THOS. E. CUPPER, INC. ACCT.,

Durham, N. C.

ARE YOU GETTING OUT OF LIFE AS MUCH AS YOU SHOULD?

Since time immemorial this old world has been divided into two distinct classes, a condition which noticeably exists today.

There are those with no apparent desire to further their interests, or better conditions and improve surroundings in life. This class seems satisfied to remain in obscurity—at the bottom of their vocation, making no earnest effort to gain admission to the POWER-WORLD—but criticising it as cold and unkind.

It is true young men and women often discourage themselves by looking upon the dark side of whatever they undertake, and have only themselves to blame for falling behind in life's race. Many otherwise good people are today drifting hither and thither with the tides of time, simply because they lack power of APPLICATION. They have taken counsel only with themselves, in the narrow sphere of their limited knowledge, as to the requisites of a successful career. Many really believe they cannot accomplish that which the average person readily achieves. If such thoughts are entertained a single moment and allowed to grow, the natural result can be nothing short of FAILURE.

On the other hand, there is a class so full of energy, enthusiasm and earnestness of purpose in life, that they do not realize there is such thing as failure. They inspire those with whom they come in contact by their eagerness to win life's battle and gain supremacy. Seemingly, with perfect ease, every obstacle is surmounted which would beset the pathway of the less indomitable workers. This class have courage and confidence in themselves coupled with a full supply of ambition and determination to win out at any cost.

There is nothing within the bounds of reason that a young man or woman may not accomplish if the qualification is possessed; they owe it to themselves to get as much out of life as rightfully belongs to them.

Those whose lives unfold into one of usefulness and purpose are a blessing to a generation; a credit to a country, and are entitled to wear a diadem of success. Everybody has a right to win out if possible—No one asks for more—no one should be satisfied with less.



CLUB CHAT

We acknowledge with thanks the receipt of a letter from the Littleford School, Cincinnati, Ohio, signed by O. B. Crouse and C. O. Miller,

containing sixteen subscriptions to THE BUSINESS EDUCATOR.

Don E. Wiseman, penman in the Mountain State Business College, Parkersburg, W. Va., has sent us nearly half a hundred subscriptions this year, the second good club having been received quite recently. Mr. Wiseman is a big penman in a big school. He arouses large enthusiasm and secures large results.

Fred Berkman, the same Fred who contributed the excellent series of lessons to business writing to THE BUSINESS EDUCATOR in 1908—9 is stirring up considerable interest in penmanship in the Y. M. C. A., in Portland, Ore. A good list of subscriptions has recently been received from him.

The Baraboo, Wis., Business College, under the management of C. L. McNitt, reports a good enrollment and fine prospects for the future. Concrete evidence of the prosperity of this school was recently presented to us in the form of a good club of subscriptions. Mr. McNitt says that he also expects to send more in the near future.

Penmanship receives much attention in the Heidelberg Commercial College, Tiffin, Ohio. J. F. Sterner, principal of the bookkeeping department, recently sent us a list of thirty subscriptions. Most of these students are working for THE BUSINESS EDUCATOR Certificate, and we hope to have the pleasure of awarding this certificate to all of them before the close of the school year.

Raymond B. Gibbs, teacher in the Tome School, Port Deposit, Md., recently favored us with a good list of subscriptions for THE BUSINESS EDUCATOR.

The Baltimore Business College, Baltimore, Md., E. H. Norman, president, E. C. Hendrix, penman, is a good supporter of THE BUSINESS EDUCATOR. Mr. Hendrix is a very practical penman, and a first-class teacher of this branch. We have every reason to believe that the penmanship department of the Baltimore Business College is well taken care of. We extend our thanks for a list of twenty-two subscriptions recently received.

L. Faretra, penman in Burdett College, Boston, Mass., writes: "Your journal is improving with every issue." He helps us to keep up our standard by including a club of forty subscriptions. As is well known, Mr. Faretra is one of our finest penmen.

Not all of the penmen in the world are in the United States. We have quite a number of subscribers in various other countries, especially Mexico, Cuba and Porto Rico. Luis J. A. Toran, of San Juan, P. R., was awarded THE BUSINESS EDUCATOR Certificate a short time ago, and has recently sent us a list of six subscriptions to THE BUSINESS EDUCATOR.

11 77 PP BB RR AA KK

FORMS OF CAPITALS.

EDITOR BUSINESS EDUCATOR:

The suggestions for certain forms in our capital alphabet as inclosed herewith were in my mind some months ago and I had thought to write you earlier, but simply neglected to do so.

In my travels over the country I see so many different forms taught by the various penmen and at the Topeka meeting the old question of standardization was somewhat discussed. Personally I am fully persuaded that no "standard" could be reached or adopted by the general fraternity of writers that would be followed for any length of time. Nevertheless, I do think that certain "units" that enter into the capital forms could be agreed upon with advantage to all. These units you are fully aware enter into a great many of the smaller or rather small letters.

Of course, I realize that it is not in order for me, a plain roadman, to "butt in" on propositions that chiefly concern the teaching fraternity and the general public, but when I get into conventions and hear these matters discussed and again when I know through my own experience that some of the instructors are losing much because they have not carried their subject to "the last analysis," I feel that to at least mention it is not wholly out of order.

As an example of what I mean I would call attention to penmanship lessons appearing from time to time in our penmanship journals. On the whole they are creditable and profitable to those who need such instruction. Yet there is a lamentable waste of effort, namely, that much valuable space and time are given to such letters as "Q," "Z," "X," etc. and too little time and attention given to such letters as "S," "L," "E," "D" and several others that I might mention. Of course, while practicing on the first-named letters the effort is not so entirely lost, but why not give the larger part of this time to the important and difficult letters?

In the November number of THE BUSINESS EDUCATOR I notice that Mr. Donner makes use of the capital letter "unit" as suggested here and I notice that some other penmen use it occasionally. Would it not be a great advantage to the learners if they all used it?

Very truly yours, G. W. HOOTMAN, Eureka, Ill.



STEPPING STONES TO SUCCESS

LUTHER B. D'ARMOND,

Associate Manager Specialists' Educational Bureau,

WEBSTER GROVES STATION, ST. LOUIS, MO.

THE LOSS AND GAIN ACCOUNT.

Every business concern carries a Loss and Gain account in its ledger. This method gives the proprietor information concerning the losses and gains pertaining to his business. When he finds a leakage or any loss that can be adjusted he gives it immediate attention in order to save his business from ruin.

This same concern carries another Loss and Gain account which is not placed in the ledger. This deserves and frequently receives as much attention as the ledger account. Let us give our attention to two or three items which would be entered on the loss side of this account.

Lack of courtesy brings actual loss to the business. The proprietor is deeply concerned when he sees that he is losing trade because his bookkeeper, stenographer, or clerk lacks in this essential. A young man called at a concern recently and offered part payment on a bill. He had explained by letter a few days before that his entire family had been sick, and he also explained in person how his child had been dangerously ill and unexpected expense had been added. The response from the head bookkeeper was: "We can't help that, we can't accept your money. You must pay it all or none. We don't do business that way." It is always useless to discuss matters under such conditions; so the young man left. He went to another place under exactly the same conditions and the response was: "We are sorry. We shall be glad to accept your payment. We have confidence in you and know that you will come out all right. Give our regards to your wife; we hope that she will be able to call and see us again real soon." On which side of the account will these experiences fall both in regard to the employer and the employee?

The excuse is, "That's business." True you must follow instructions; but your employer believes you are endowed with common sense and courtesy. If the instructions given you will deprive you of the use of courtesy, then you ought to resign. How easy it is to explain conditions and the rules you are expected to follow. Rules are general and there may be exceptions; and you should be willing to present unusual conditions to your superiors for any suggestions that they may wish to offer. At no time should

you forget your manhood or womanhood by being discourteous and hiding behind the veil of business.

Lack of self-control, impatience, failure to understand the other fellow causes real loss to the employer. The employer is always anxious for his employee to know just what the customer needs and be willing at all times to listen to what he has to say in order to be able to act intelligently and to adjust matters satisfactorily. The employee must see the other side, must be patient and show a desire to rectify any imaginarily wrong. A customer received a bill which he thought was unreasonable; he went to the office in a rage and had scarcely entered the door when he began a tirade on the bookkeeper. This made the bookkeeper mad and he lost all control of himself and said many things that were unnecessary instead of explaining or trying to adjust matters. Difficulties can not be settled in such a frame of mind, and the customer went away thinking he had been wronged and became an enemy to the concern.

Many bookkeepers would have done the same thing and have said that they could not help it. Yet, there was a great opportunity for the young man to make a friend and a customer for the concern; but he lost self-control, became impatient, and contributed to the loss side of the account not in the ledger. Understand the other fellow and you will be surprised how a few words will settle difficulties and make constant and satisfied customers who win others for your employer.

While this Loss Account is not kept in the ledger it is a real thing for the employer. Every employee should see that he makes no contribution to it.

Everett, Wash., Nov. 1, 1910.

Zaner & Bloser,
Columbus, Ohio.

Gentlemen:

The Zaner Method holders by the way are ahead of anything I ever had in my fist, the balance is perfect, the size right, finish superb, in fact a thing of beauty. When the holders came I stuck a pen in one and was amazed at the feel and hang. I scribbled for at least an hour, and the longer I used it the better I liked it. I went around the class and had different ones try it with the result, the three dozen were all taken, and all are delighted with them. Kindly send three dozen more. Very truly yours,

(Signed) L. W. HAMMOND.

CLUB CHAT

The students in the Business High School, Parkersburg, W. Va., are taking much interest in penmanship under the instruction of W. E. Crim, Principal. Mr. Crim recently sent us a good club of subscriptions, nine of which are for the Professional Edition.

The Cambria Business College, Johnstown, Pa., E. G. Jones, president, and E. K. Hughes, secretary and treasurer, is a good BUSINESS EDUCATOR clubber. We acknowledge receipt of a list of thirty subscriptions, and Mr. Hughes states that they are already getting up another club, which they hope to be able to forward in a short time.

"23,"

"Twenty-three for you," is the greeting extended us by A. P. Mueb, of the MacCormac School, Chicago. As a check accompanied the letter to pay for twenty-three subscriptions, we are willing to be "skiddoed" in that manner every day in the week.

A club of nine subscriptions for THE BUSINESS EDUCATOR, all for the Professional edition, was received recently from I. H. Yobe, of the Schissler College of Business, Norristown, Pa. This would indicate that the students of this college are interested in all subjects pertaining to an up-to-date commercial education.

SEND for my circular giving prices of best penmanship ever advertised — Bar none.
L. MADARASZ, 908 Market St., SAN FRANCISCO, CAL.

Why Not?

Clifford J. Smith, of Stanford, Conn., a former pupil of the Elmira, N. Y. Business Institute, in a recent letter speaks of THE BUSINESS EDUCATOR in the following words: "Your paper was always an inspiration to me in the school, and why shouldn't it be out of school?" We think it should, and believe that many other young men and young women would do well to follow Mr. Smith's example and keep up their subscription after leaving school.

Your Name nicely written on 2 doz. White, Colored or Comic cards and will give free Set of Flourished capitals, all for 35 cents. Agents outfit and sample for red stamp.

Arkansas City,
Kansas.

A specimen of my penmanship

Supervisor of Penmanship, Ashtabula, O.



Ornamental Penmanship No. 5

A. M. WONNELL,

Woodward High School, Cincinnati, Ohio.

Specimens criticised by Mr. Wonnell if self-addressed postal or postage is enclosed.

LESSON NO. 5.

Make the loops of I narrow and oval large and *horizontal*. Finishing oval parallel with shade. The first, fourth and sixth I's in the copy are about ideal.

Try to get the beginning stroke of J a graceful compound curve. Notice the horizontal ellipse. Don't make it too much of a circle. Bulk of the shade should be below base line, crossing on base line. Upper part about three times as wide as lower part. Back, fairly straight. First and third J's in copy are about ideal.

Notice the parallel ovals in the first part of K, shade same as I. Second part is rather difficult. You will find it easier to lift the pen after making the compound curve, then make the little loop carefully and finish freely.

Get beginning and finishing ellipses in L equal and horizontal, base line loop horizontal, shade low. Lift pen after making shade, then pick it up carefully. make loop and finish freely.

Study the little letters in "Learn to write." The style of crossing used in small t's is a good drill for graceful action. Is your little o flat-sided or symmetrical?

Do you sometimes have an accident and make a good letter? And did you ever stop to think that even an accident must have a cause? Try to discover it.

Help yourself to the ink.





Wanted— Friend.

A true friend. A steadfast friend.
A discreet friend. A cheerful friend.
A truthful friend. A sympathetic friend.

A friend who does not scold.

A friend who does not flatter.

A friend who will stand testing.

A friend with a clean heart
and a clear eye.

A friend who does not be-
tray our confidences.

A friend who will stand by
you when others are against you.

A friend who understands our
silence and can endure our loquacity.

Here are two Madarsz pages—enough to think about for years, and enough to practice for a lifetime. Get busy and keep busy until you strengthen your friendship ties and improve your penmanship.



Friend to go to in joy, and be made
more glad - in sorrow, and be comforted.

Friend who is the same to day, to mor-
row, in prosperity and in adversity

Friend whose home will be wide open when
the doors of the whole world are closed.

Friend who will sacrifice money
time - ay, if need be, life itself, and do
it willingly

Friend who does not care if
the hat be old and soiled, the clothes shabby
and the shoes worn - who can recognize the
man between the hat and the shoes.

Wanted - Such a
friend by every mortal.

- D. M. Madsen.



AUTOMATIC SIGN PENS
25 YEARS ON THE MARKET

Makes lettering in two colors or shades AT ONE
STROKE from one color of ink.
SPECIAL OFFER: 6 Marking or 6 Automatic
Shading Pens with two colors of Automatic Ink,
Alphabets, Figures, Etc., for \$1.00 postpaid. Cat-
alog F, free. Address
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TEACHERS OF WRITING

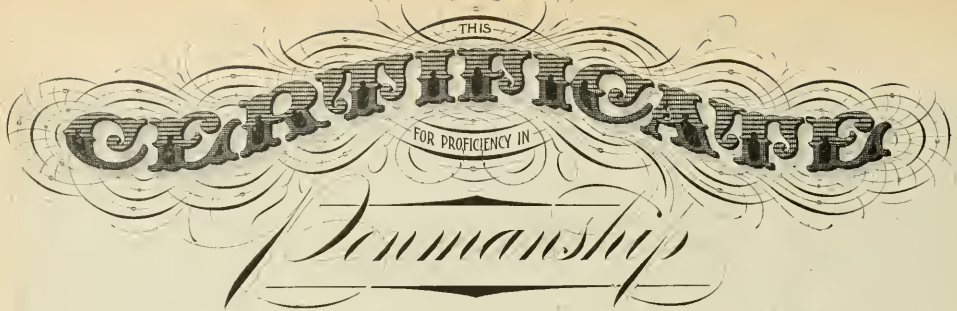


Do you know that the FAUST IDEAL PRACTICE PAPER with its special ruling
prevents scribbling, forces form, gets results in about one-half less time, costs less than
the old style practice paper? Give it a trial and be convinced of its wonderful advantages.
Samples and plan of its use sent for the asking.
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Awarded to **A. Good Student** for acquired
 excellence in practical **Business Writing** by study and practice from
 the lessons presented in *The Business Educator*, and instruction received
 as a student in **Eastman College**, *Poughkeepsie, N.Y.*
 Given at Columbus, Ohio this 4th day of Nov. 1910.

SE



Good

Now is the time to determine to win this beautiful Certificate of Proficiency. It costs but 50 cents if you are a subscriber to the **BUSINESS EDUCATOR**. Get your teacher's endorsement and then ours.

NAME AND ADDRESS

GENTLEMEN :
I have not received the November issue of **THE BUSINESS EDUCATOR**.

Yours very truly,

No date or address was given on this card. Now how are we to know whether or not this person is entitled to receive **THE BUSINESS EDUCATOR**, and if so, which edition he should receive? It would also help us if we could know whether or not he has received the December number. The card was post marked Elton, La., but we seem to have no subscriber at that place. We hope if this comes to the notice of the person who wrote us the above mentioned card, or any one else who has written us without giving his address, that he will write us full information at once.

We are very anxious that every one should receive all the copies of the journal to which he is entitled. We are perfectly willing to send a copy of any number which may have been missed, from whatever cause; but you can make it easier for us to serve you promptly if you will give full information as to present and former address, edition for which you subscribed, and number with which your subscription expires, in every letter.

WANTED! Competent young man as partner in good Business College, to have charge of Shorthand Department and purchase half interest. U must have some money. Exceptional opportunity for right party. Possession April 1st, or June 1st. Address, "KEYSTONE STATE," care of
**BUSINESS EDUCATOR,
COLUMBUS, OHIO**

BLANK CARDS

Best color and sur face. Size 2 1/2 x 3 1/2 in., all 2 ply. Prices Postpaid if by mail; not prepaid if by express. White pasted Bristol or blue Bristol (for black or white ink) 100 by mail, 16c; 500, mail, 70c; 1,000 by express, 80c. Engravers white wedding Bristol, 100 by mail, 22c; 500 mail, 95c; 1,000 by express, \$1.10. These cards are larger than those sold by others.

GRAND OFFER Consisting of 18 fine cards 9 written, 7 flourished only 25c; value 50c. Limit one to a customer.

HOW TO WRITE CARDS Thorough instructions with a variety of copies, on cards, \$1.00. One and 2c U. S. stamps received.

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99 Out of Every 100 Fail

To master a good handwriting in the public schools. All need a good handwriting. I can help the 99 and 9. I also teach Bookkeeping. All taught by mail. Write for my prices.
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FOR SALE!

Well-established Business College in Pennsylvania city of 16,000. No competition. School well advertised, High Tuition Rates, 90 students enrolled December 1st. Prospects excellent.
Address,

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Care of Business Educator, Columbus, Ohio.

NEATLY WRITTEN CARDS, 1 DOZEN 25c.

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INK, THE
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You cannot imagine what beautiful cards and other pen work you can produce by using my Gold, Silver, Black and colored inks. A full supply sent postpaid for \$1.25. Circulars and beautiful Penmanship Journal free.
A. W. DAKIN, Syracuse, N. Y.

FOR SALE! Business College. Good location in city of near 30,000. Can reach 60,000 in a radius of 20 miles. Will pay for itself in a year. In Eastern state. Graduates in demand. \$1,500 in cash. Balance on easy terms. Address, "GOOD INVESTMENT" care of
**BUSINESS EDUCATOR
Columbus, Ohio**



This New Book Will Help You Teach —the Use of the— Adding Machine

There are today 110,000 BURROUGHS Adding and Listing Machines in banks and business offices and the number is growing by 20,000 a year. The business world is calling for young men and women who can apply the Burroughs to the work of accounting. Over 600 commercial

schools are training students to operate the Burroughs so they can fill places in this modern world of machinery. Yet this training has so far been done without a text book.

In response to many requests we have compiled the "BURROUGHS BUSINESS PRACTICE HANDBOOK" containing 32 carefully graded lessons carrying the student from the simple operations up to the more complicated and teaching the practical application of the Burroughs in actual work.

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Please ship us at once by express fifty copies BURROUGHS Business Practice Handbook.

We desire to give these books a trial and will order more if results are as satisfactory as we expect.

*Rochester Business Institute,
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I enclose check for one-hundred BURROUGHS Business Practice Handbooks. Kindly forward at your earliest convenience.

*Draughon's Practical Business College,
Jacksonville, Fla.*

Please ship at once fifty copies BURROUGHS Business Practice Handbook to use in connection with our instruction on the BURROUGHS Adding Machine. This is something that we have wanted for a long time, and I believe that it will prove to be a great help to us.

*C. J. ARGOUBRIGHT, Pres.,
Michigan Business and Normal College,
Battle Creek, Michigan.*

Enter our order for one-hundred copies BURROUGHS Business Practice Handbook to be shipped immediately. We have examined the copy just received. It is what has been needed by the schools for some time.

*Wisconsin Business College,
Racine, Wis.*

**Burroughs
Adding Machine Co.
Detroit, Michigan
93 Burroughs Block**

One Copy Free to Teachers

Any commercial teacher, or owner of a commercial school may have a copy free. Any school that wants to try a Burroughs and the course of instruction may do so at our expense, without any obligation.

At any rate send for a free copy of the book, use the coupon or write on your letter-head today.

Department of Schools and Colleges

Please send a free copy of the Burroughs Business Practice Handbook.

I'd like to try a Burroughs and a Course of Instruction on the Adding Machine free.

Name _____

School _____

City _____ State _____





A. A. Erblang, the subject of the photo presented herewith, is an A. M. Degree pupil of Jasper College, and has charge of the department of Commerce in the Academy of Idaho, Pocatello, Idaho. Mr. Erblang went from the Quincy, Ill., High School and has already achieved quite a reputation in the west, as a man thoroughly qualified in all the things he professes to do. He is very successful in arousing enthusiasm in penmanship on the part of his pupils, and as a result he turns out a good many practical business writers. He recently had charge of the penmanship work in the Teachers' Institute of Pocatello, comprising teachers from ten counties surrounding that city, being his second engagement at that place for such work.

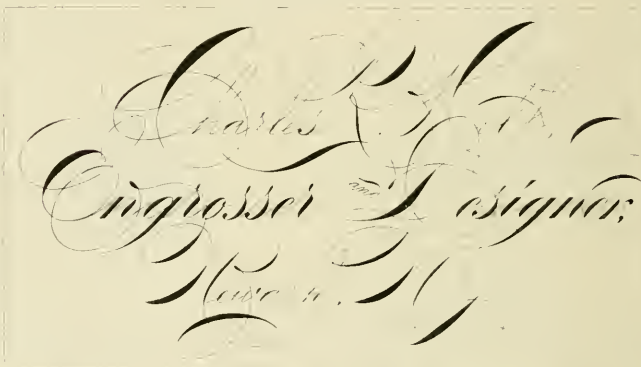
THE BUSINESS EDUCATOR has no more staunch friend and supporter than Mr. Erblang, if we may judge from the number of subscriptions received from him in comparison with the number of pupils that he teaches. In one of his recent communications he said that as soon as he got a few more seats crowded into his room he would be able to send that many more subscriptions, indicating that he is a 100 per cent clubber, which is hard to beat.

His photo herewith clearly indicates that he is a man of more than average resource, as well as congenial gentleman.

He is an adept in legerdermain, and a musician as well, being an artist in the whistling art, with these side line specialties and by-products to entertain, he makes a valuable man to have in any community, institute or school.



By W. D. Seares, Penman, Drake College, Jersey City, N. J.



Specimen of high-grade script for commercial purposes from the pen of Mr. Hill.



I TEACH Penmanship BY MAIL

IT IS MY BUSINESS TO MAKE FINISHED PENMEN

I have drawn upon my 20 years of successful experience as a teacher of Penmanship and have a correspondence course of instruction that is bringing splendid results to those who enroll as my pupils. Many graduates of my school are filling high positions in America's best commercial schools and in banking and mercantile houses. My course of lessons won the first prize in a competition open to the world and they are better now than they were then, too. Write today for particulars; become a Ransomerian student without delay. Answer this ad. and receive by return mail a sample of my favorite pen and copy of the Ransomerian Journal.

C. W. RANSOM, PRESIDENT
RANSOMERIAN SCHOOL OF PENMANSHIP
KANSAS CITY, MO.





FOR SALE!

One of the BEST business training schools in middle states in territory of \$3,000, no competition. Good reasons for selling. If you have the money write "J. T. S." care of *Business Educator*, Columbus, Ohio.

WANTED

A thoroughly competent teacher of Isaac Pitman Shorthand with experience in handling classes and good disciplinarian. Good chance for advancement, give references, salary required and required particulars in short letter. Splendid opportunity for conscientious, trustworthy man.

Wanted also a lady teacher of Isaac Pitman Shorthand and Touch Typewriting. Address R. T. C. care Isaac Pitman & Sons, 31 Union Square, N. Y.

"Wanted at Once,

a Commercial Teacher and Penman. State in your application salary wanted, etc."

Winnfield Commercial College,
Winnfield, Louisiana.

THIS TIME WE WANT TO SAY:

Our service is individual, expert, and effectual. We get results. We know how. We make each application a special problem. If you want a position or a promotion, put it up to the men who understand the situation. **THE INSTRUCTORS' AGENCY**

"A Teachers' Agency that is different."
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AN OPPORTUNITY

To secure an Eastern Commercial

School with A1 reputation, located in city of 32,000 inhabitants and surrounding towns. Expenses low. Equipment will invoice about \$1200. Payments can be arranged. Quick sale desired, as owner has other business farther west which requires his attention. Address "Commercial"

CARE OF BUSINESS EDUCATOR, COLUMBUS, O.

FREE TUITION BY MAIL.

Thousands of students are now filing applications to secure the advantages offered by the Home Study Department of Carnegie College. The College gives Free Tuition to one representative in each county and city. Normal, Teachers' Professional, Grammar School, High School, College Preparatory, Civil Service, Bookkeeping, and Shorthand Courses are thoroughly taught by Correspondence. Students are prepared for County, High School, and State Certificates, and for positions as Bookkeepers and Stenographers. Special Courses are also given in Greek, Latin, German, French, Spanish, Italian, Freehand Drawing, Mechanical Drawing, Aesthetic Drawing, French, Netting, and Practical Agriculture. Over 100 branches are given from which the student may select his work. Applicants for Free Tuition should mention this paper, and address,
CARNEGIE COLLEGE, ROGERS, OHIO.

A Brand New One

I have originated a PLAN that will actually add from \$50 to as high as \$500 to the Monthly Income of any School.

This is no side line, but right in line with your regular work. No extra expense; but little extra effort. I give you all the details ready for you to put into operation at once upon receipt—all this I give you for \$5.00. School men in all parts of the country are enthusiastic in its praise. Don't wait another day. Send me your remittance now. I promise to return the entire amount, if you do not consider my Plan all I claim for it. Could I do more? Bank references: Bradford, Pa., National Bank; First National Bank, Jamestown, N. Y., Address,

O. E. BEACH,
Box 371 Jamestown, N. Y.

SEND 10c for my Practical Penmanship or 25c for my Practical Drawing, both for 30c. Or send 15c for my Easy Paper Folding and Cutting; or 30c for my Easy Landscape Drawing; both for 30c. All four for 90c. Address
PARSONS, KEOKUK, IOWA

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, MANAGER

SEND

for my circular giving prices of best penmanship ever advertised — Bar none.

L. MADARASZ, 908 Market St., SAN FRANCISCO, CAL.

WANTED!

A position as principal of a commercial school. Eight years' experience in public and private school work. Location in Ohio, Pennsylvania, or adjoining states, preferred. References furnished. Salary reasonable. Available January first. Address,

School Principal,
CARE OF BUSINESS EDUCATOR

FOR WANT OF AVAILABLE CANDIDATES—

I was unable to comply last season with over fifty requests for commercial, shorthand and penmanship teachers. Salaries, \$500 to \$1,500. Filled some excellent positions, but must have more candidates! Let me write you about it. **E. C. ROGERS, Manager, CENTRAL TEACHERS' AGENCY, Columbus, Ohio**

OUR RESOLUTION FOR 1911

We have made but one resolution for the season—to give better service to commercial school men and women than we have done before. And we can do it. Try us. Our interests are mutual.
UNION TEACHERS' BUREAU, 229 Broadway, New York

HIGH SCHOOL POSITIONS IN 14 STATES

During the past few weeks, we have filled from ONE to FIVE High School Positions in each of fourteen different states. Salaries from \$80 to \$150 per month. We need more good Commercial Teachers.

Free Registration if you mention this Journal.

CONTINENTAL TEACHERS' AGENCY, BOWLING GREEN, KY.

DECIDE NOW!

Many Commercial teachers are paid all they are worth, are receiving proper consideration from their employers, and have prospects for promotion commensurate with their ability. To such teachers, we say, stay where you are. But if you are one of the many who have good reasons for desiring a change, who want a place offering a better future, now is the time to get our efficient, confidential service. We promote the best interests of both teachers and employers

THE SPECIALISTS' EDUCATIONAL BUREAU

ROBERT A. GRANT, Mgr. LUTHER B. D'ARMOND, Associate Mgr.
WEBSTER GROVES, ST. LOUIS, MO.

WE TRAIN YOU FOR

COMMERCIAL TEACHING.

A fine class of prospective commercial teachers entered the school during the fall term and will complete the study of the commercial texts by July 1, 1911. This class will be fully prepared for our summer normal training work in July and August.

Others who have partially completed the subject matter of the commercial branches will enter during the winter term. Others still will commence in the spring or early summer. Write and tell us what ground you have already covered and we will give you an estimate of the probable time you will require for effective preparation for commercial teaching.

As usual, our calls for teachers for the new school year outnumbered the available candidates three or four times over. Let us prepare you and place you. Our special courses insure your promotion. Our bulletin mailed free.

ROCHESTER BUSINESS INSTITUTE, Rochester, N. Y.

A Connecting Link

We are essentially the connecting link between the teacher and the opportunity. The following extract from a letter from Mr. T. G. Boggs, whom we sent to the Mosher-Lampman Business College, Omaha, last fall, is typical.

"Three years ago I was a nonentity in the school business. Though I had had a little experience as a public school teacher, I was, in every sense of the word, a beginner when I accepted the place you recommended in Roanoke, Virginia. The salary was small, but I wanted the experience more than the money. You supplied the opportunity, and a sufficient amount of hard work and attention to business on my part did the rest. The main thing was the opportunity, and I am indebted to you for that; also for the excellent assistance you have rendered me since that time. Thanks to you, I am now getting twice the salary I got when I started, and I hope to become better in my work as I gain more experience, and thereby double my present salary in a few years."

Among coming vacancies already listed is a place for a shorthand and commercial man in a heavily-endowed New England college preparatory school, at \$1,200—maximum, \$1,700. Small classes; no evening teaching; about nine months' year; beautiful location. There will be hundreds more within six months. No position, no pay, in our motto. You cannot enroll too soon. Calls for September vacancies will be filtering in by the time you read this. First come, first served.

The National Commercial Teachers' Agency

E. E. Gaylord, Manager, Prospect Hill (A SPECIALTY BY A SPECIALIST) Beverly, Mass.




ENGROSSING and ILLUMINATION
H. W. STRICKLAND.
 Policy Dept., Mass.
 Mutual Life Ins. Co.,
 Springfield, Mass.
 Specimens criticised by Mr.
 Strickland if return postage
 in full is enclosed.

PLAIN RESOLUTION.

Lesson 5.

Lay out with pencil the accompanying resolution on Bristol Board size 10x15 inches. Many use drawing board and T square for this part of the work.

A pencil guide line down center will assist in centering the work.

The curved guide lines for heading may be drawn with compass or pencil and string. Suggest the heading and the name "William F. Cook" in plain being careful in spacing it properly.

For this lesson you will use Soennecken pens from 1½ to 3½ for the lettering. A No. 4 Red Sable brush and Payne's Gray with a touch of Green for the shading and a Gillott No. 303 pen for the Script.

Start at the top with the American using 2½ pen and change pen and styles in same order as they appear in the resolution.

After filling in the lettering straighten edges on all but the two smaller sizes with T square and ruling pen and retouch with Gillott 303.

With the brush and a wash composed of Payne's Gray and Green put on the shading on right hand and lower side of lettering.

The scrolls and little ornaments may be filled in with same wash.

Apply white ink to lower half of Old English last.

For practice work linen ledger paper will do but for the real thing use Reynold's Bristol Board or Whatman's Hot Pressed Paper.



Get your eye on America's largest Correspondence School of Short-hand, Typewriting, Bookkeeping, Telegraphy, Penmanship, etc.

TYLER COMMERCIAL COLLEGE, TYLER, TEXAS

Fill in and receive catalog.
 State course wanted.

Name

Address

SPECIAL!

Lessons in Penmanship, by mail. Copies are written by E. H. McGhee, Jr. Write for circular. RESOLUTIONS ENGROSSED.

Write now, I may be in a position to supply your wants.

E. H. MCGHEE,

Box 561.

TRENTON, N. J.

LEARN TO WRITE

At Home. America's Finest Penman teaches you. Complete new compendium, 6 position plates, 98 lines of copy, Dasher off-hand flourish and a large sheet of instructions for practice. All for a dollar bill. Francis B. Courtney, Cedar Rapids, Ia.



SEND for my circular giving prices of best penmanship ever advertised — Bar none.
 L. MADARASZ, 908 Market St., SAN FRANCISCO, CAL.

BEST CARDS. White or Tinted, 20c per doz.; 3 doz. 50c. Or: namental Caps, 15c per set. Announcements, Invitations, Resolutions, etc. Prices quoted on application.
 H. CURTIS CRANE,
 Grafton, Illinois.

HOW TO READ CHARACTER IN HANDWRITING

Since the earliest days science has recognized the fact that handwriting is an Index of Character. This work is authoritative and of special interest and value to penmen, bankers, lawyers and business men. Limp Leather, \$1.00. MARY H. BOOTH, 3730 N. Sydenham St., Phila., Pa.

At a Special Meeting of the Employers of the J. Morton Hoole Company of Wilmington, Delaware.

Held September 25, 1912, the following Resolutions
 were adopted.

Whereas, In the sudden death of our esteemed fellow-workman and comrade,

William F. Cook

we, the Employees of the J. Morton Hoole Co. feel that we have sustained a great loss, therefore be it

Resolved, That we hereby express our appreciation of his kind and sympathetic nature, his noble character and sincere relation which to one and all and be it further

... **Resolved** ...

That we extend to the bereaved family of our fellow-workman our sincere and heartfelt sympathy and that these resolutions be suitably engrossed and presented to the family.

Committee

Joseph A. Waller

William H. Ashby

Michael V. Connelly

William A. Penney

Give our **20th "CENTURY BOOKKEEPING"** a trial with your January class. It is making good in more than **one thousand** schools and might be just what you want.

222 Main Street,

SOUTH-WESTERN PUBLISHING CO.,

Cincinnati, Ohio.





Roundhand
J. A. OLSON,
 Philadelphia, Pa.,
 409 Chesnut Street.

Specimens criticised by
 Mr. Olson if return postage
 is enclosed.

[Last month's instructions were intended for this month's plate and these instructions fit last month's plate. Our mistake, not Mr. Olson's. EDITOR.]

Lesson 5.

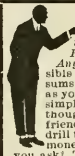
We have now the loops below the base line, which completes the work on the small letters. This lesson probably requires more work on your part than any of the previous lessons, so "dig" right into it good and hard. The lower loop is the reverse of the upper loop. The shade, which is composed of a compound curve (same as in the upper loop) extends down about two and two-thirds spaces. The hair line stroke is made upward; but the same rules apply to the lower loop as the upper loop, therefore, you can make the hair line stroke downward if you wish, starting at the base line.

The *j* is composed of a preliminary stroke and a loop, with a dot placed about one-half space above it. The dot should be just as prominent as the letter itself. The first stroke of the *y* is a double turn the same as finishing stroke of *m*. The *g* is composed of an oval, the same as the *a*, with the loop added. The *h* extends only one and one-third spaces below the base line, the same as *f* and *p*, while all the other loops extend two spaces below the base line. The finishing stroke of *q* has a slight compound curve. The *z* differs from the other loops; the first stroke is the same as the first part of *m*. As the loop begins, it swings over to the right and then down. As the *z* swings over to the right, there is a tendency to drag it too far down, more than in the loops. The last line of the copy contains the entire

small alphabet. This gives a splendid opportunity to see how often certain strokes are used. I have given only one style of letters, with the exception of r. If you master one style of letters, you need no other. See how well you can execute the alphabet.

It is about time to call your attention to the margin. It is an easy matter to keep the left margin even, but to keep the right margin likewise you must sketch the lesson first lightly with a lead pencil. Make an exact copy of the lesson.

THE SECRET OF RAPID MENTAL ADDITION



AVOID the inaccuracy and brain-numbing drudgery of HAPHAZARD addition. Footing columns is then a PLEASURE. Anyone can quickly familiarize the 165 pos-

Anyone can quickly familiarize the 163 possible combinations of figures; these and their sums recognized, you foot any column rapidly, as you read a line of words. My method is so simple to learn, you wonder why you never gave thought of it before. Speed bewilders your friends. Book of complete instructions and drill tables, postpaid, 50c. Return if dissatisfied. Money back without a word. What more can I ask! Trial lesson and conclusive proofs FREE.

C. H. Nicholson, R. 294, 144 E. 34th St., N. Y.

LEARN to CARVE

Roses, Flowers,
Birds, Ships,
etc., on calling
cards by mail.

It is a fascinating, money-making, home employment and is easily learned at small expense. A beautiful sample of the work 10c. Information free. Here is your opportunity to coin money.

A. W. DAKIN, Knife Artist, Syracuse, N. Y.



One of the leading schools of Penmanship and Drawing in the U. S. Under the personal supervision of L. M. Kelchner.
 If interested write for information. Address
 Pres. O. H. Longwell, Highland Park College, Des Moines, Ia.

FINE PENMANSHIP

Superior courses in *Business and Ornamental Penmanship*. All copies are pen written. Enclose 2c stamp for specimen of my writing and circular.

H. B. LEHMAN
Central High School ST. LOUIS, MO.



Resolutions
Memorials
Testimonials
Engraved
Diplomas
Designed &
Engraved
1208 Chestnut
Philadelphia

BLANK CARDS BY MAIL

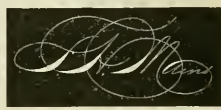
100-3 ply Special Wedding 25c. 100 colored, assorted, 25c. 100 Scroll Cards, assorted, 30c. 100 New Comic Cards, (12 styles), 30c. My New Manual is now ready and it will be sent to Card Writers, with an order for any of the above cards. The book is a gem, in the art of money making by writing cards. Address all letters.

W. McBEEN

19 Snyder Street

ALLEGHENY, PA.

I will write your name on 1 doz. cards, white, colored or comic for 20c. Send for free samples. Good commission. Agents wanted.



2715 MAINS ST., MCKEESPORT, PA.

*h h h h h h hurrah k k k k knecker
l l l l l l l lilac t t t t t t tomb tattle
s s s s s s s fulfill faithful behalf sise*

A THOROUGH, PRACTICAL, PEDAGOGIC BUSINESS TRAINING SYSTEM
MODERN ILLUSTRATIVE BOOKKEEPING

The Revised Edition of the Introductory Course is now ready
Incoming Vouchers 45c. Outgoing Forms 50c. Blanks 40c. Text \$1.00

AMERICAN BOOK COMPANY, Commercial Publications Department, CINCINNATI



By G. E. Spohu, President, Capital City Commercial College, Madison, Wis.



Lewis L. Zimmer





**DESIGNING
and
ENGROSSING**

By
E. L. BROWN.

Rockland, Me.
Send self-addressed
postal for criticism,
and stamps for return
of specimens.

The original of the copy shown on this page was wrought in green with red for background of initial "N" and is quite effective and altogether pleasing. A good specimen of practical engrossing of today.

Pencil initial and scroll work in detail, aiming for symmetry in the curves and accuracy of form. Trace in ink when you feel sure that the pencil drawing is correct in all respects. It pays to be particular. Next lay off the lettering giving arrangement and spacing close attention. Write the text with a number 3 Soennecken Pen. The text is a modification of the engrossing hand and is full of grace and dash.

COLOR. The green was obtained by mixing Payne's Gray with Hooker's Green, No. 2. For the red, Vermilion, Crimson Lake with a few touches each of Chinese White and Ivory Black. In adding the washes be sure that your brush is well filled with color. The flat uniform tone on border will test your skill in handling color.

THE CASE OF SWORD VERSUS PEN.

By H. A. DIEHL.

Prin. Columbus St. School Bldg.
Ashtabula, O.

That ancient dispute
Twixt the sword and the pen,
This court will decide
Now—forever—Amen!

The courts have decreed,
A pen's "action" is void,
Unless an arm movement
"Attachment's" employed.

While the sword advocate,
With an oath like a curse,
Swore the use of the sword
Made the arm movement worse.

This flourish of swords
Has been all out place,
And his startling admission
Has damaged his case.

It is true, the arm movement
Attachment to pen,
May fall to a finger
Attachment, but then

In the case of the sword
The arm movement may drop
To a much baser use,
Till it reaches the prop!

And become a "leg movement,"
Resulting in speed,
A very bad thing
For a swordsman indeed!

So this court, aforesaid—
For all time—know all men,
Has rendered a verdict
In favor of pen.

Masterpieces

IN THE PEN'S ART

From Madarasz, Taylor, Lehman, Doner, Wonnell, Brown, Costello, and many more are constantly appearing in the BUSINESS EDUCATOR. See that your name is on the list so as not to miss any of the good things.



BOOK REVIEWS

"Plain Talk by the Old Man," by E. D. Snow, Hornell, N. Y., price 25c is the title of a 64-page 3½x8½ inch booklet, containing the best of the series of papers Mr. Snow has been contributing to *THE BUSINESS EDUCATOR* the past couple of years, under the title of "Successlets." Here they are presented in one volume for the first time, and a most valuable little document it is for the ambitious youth of America. Mr. Snow's writing is helping a large number of young people to find themselves and to achieve success, and this little volume we are sure will be hailed by thousands. It would make a mighty fine present to give to many a young man. It is brim full of wit, advice and wisdom.

"The Polly High" is the title of a most unique and high grade journal, published every school month by the pupils of the Polytechnic High School, Los Angeles, Calif., price 5c per copy. Its form is on the order of the Philistine, except that it has a better cover, and its contents is of an unusually high grade, being the product of the students of that foremost institution of its kind in the country, if not in the whole world.

"Lessons in Penmanship" by Fred Berkman of the Young Men's Christian Association, Portland, Ore., is the title of a splendidly printed ninety six page Compendium of Penmanship and Instructions, comprising a series of lessons he ran in *THE BUSINESS EDUCATOR* a couple of years ago and which were received with so much favor. The book is used as a text in the Northwest Associations of the Y. M. C. A. at

Portland, Tacoma, Seattle, and Spokane. It is without question one of the finest publications of its kind on the market. Copies all appear in white with black background representing white ink writing or black board writing. Price is not given.

"Questioned Documents" by Albert S. Osborn, published by the Lawyers Co-operative Publishing Co., Rochester, N. Y., 501 pages. \$5.25, cloth bound. It comprises "A study of questioned documents with an outline of methods by which the facts may be discovered and shown." This we consider the most important book of the kind published since Ames published his book on Forgery, something like a quarter of a century ago. The book is a handsome specimen of book making, printing and engraving. We are confident this book will perform a great service to the handwriting expert, to the lawyer, and to the public, as its purpose is to make clear the basic facts underlying the subject of forgery, and it will be highly useful not only in giving technical assistance to the students of penmanship, but also in pointing out possible sources of error, and the danger of reaching a conclusion without careful consideration of all of the elements in the problem. Most criticism of such testimony is of those who reach conclusions without a careful study of the question, and by those who deliberately lend themselves to the distorting or hiding of the truth. Doubtless the book will be criticised by the fakirs and pretenders who lend their services to lawyers who attempt to defeat justice, but we believe the book is a sound one from cover to cover, and it therefore gives us pleasure to recommend it. Following is the contents which speaks for itself: Care of questioned Documents; Classes of Questioned Documents; Standards of Comparison; Photography and Questioned Documents; The Micro-

scopic and Questioned Documents; Instruments and Appliances; Movements, Line Quality, and Alignment in Writing; Pen Position, Pen Pressure, and Shading; Arrangement, Size, Proportions, Spacing, and Slant in Writing; Writing Instruments; Systems of Writing and Questioned Documents; Variation in Genuine Writing; Individual and General Characteristics in Writing; Variety in Forms in Handwriting and Mathematical Calculations applied to Questioned Handwriting; Simulated and Copied Forgeries; Traced Forgeries; Anonyms and Disputed Letters; Ink and Questioned Documents; Paper and Questioned Documents; Sequence of Writing as Shown by Crossed Strokes; Writing over Folds in Paper; Erasures and Alterations in Documents; Questioned Additions and Interlineations; Age of Documents; Questioned Typewriting; and a Questioned Document Case in Court.

We have known the author for many years, and hold him in high esteem. The book will speak for itself to all thoughtful students of handwriting and to all lawyers bent upon justice.

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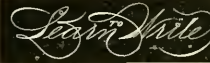
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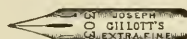


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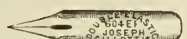
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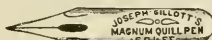
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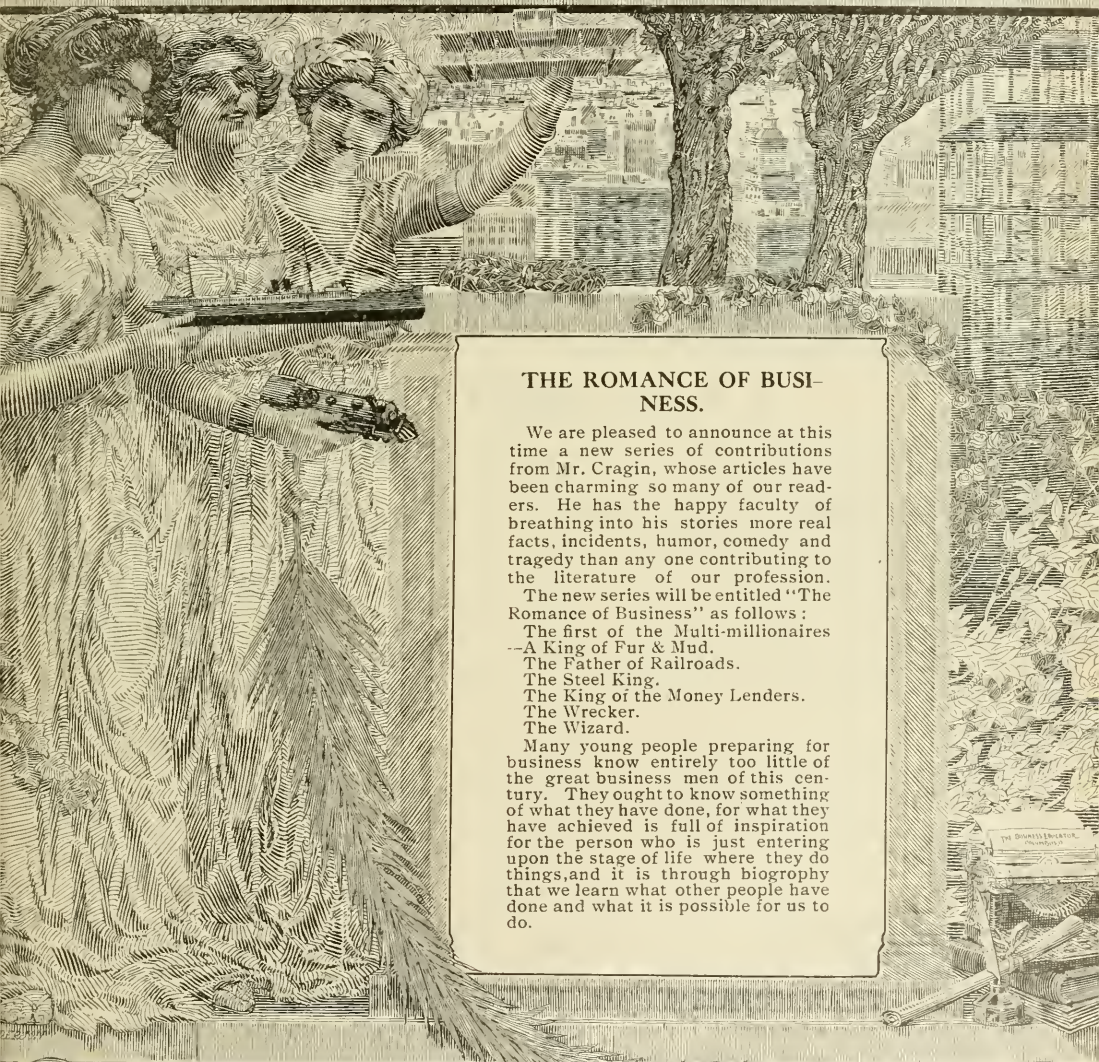
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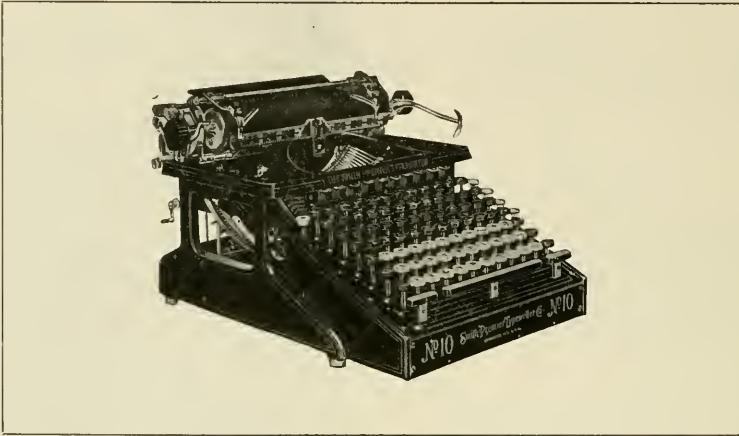
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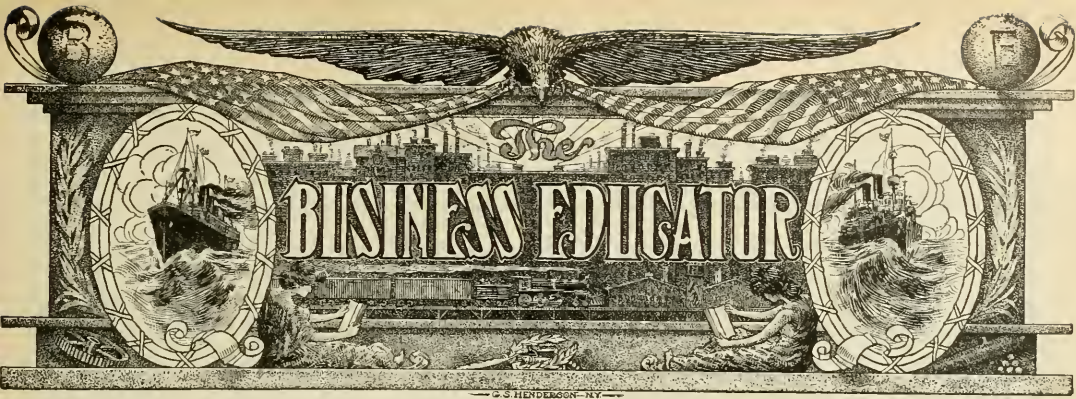
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VOLUME XVI

COLUMBUS, O., FEBRUARY, 1911

NUMBER VI

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C. P. ZANER, Editor
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The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

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A GOOD SUGGESTION AND A GOOD COMPOSITION.

The Zaner & Bloser Co.,
Columbus, Ohio.

Gentlemen:

It may interest you to know that we used the cover design of the October issue for what might be termed a good purpose.

We desire to encourage observation and imagination in our pupils. We let each one see the issue for one minute and then asked them to write what they actually saw and what was suggested to them. We enclose one of these compositions. It may be a suggestion you can pass on to other schools to give them the benefit thereof.

We shall be glad to hear your view of it.

Yours very truly,

T. F. WRIGHT, Principal.
St. Catharines Business College,
December 13, 1910.

COVER OF "THE BUSINESS EDUCATOR."

The cover design is one which might well be called "Panorama of Modern Life" as it presents the characteristic enterprises of our times in a singular and pleasing manner.

In the foreground, to the left, are three Grecian goddesses who gaze down upon Earth from a point of vantage, probably Mount Olympus. The first, Aurora, holds in her hands a biplane, symbolic of the dawn of aerial navigation. The central figure bears a 1911 model locomotive, representing the latest achievement in railroading, while the nearest goddess stretches in her arms a twin-screw turbine steamship. These three exhibit the conquest of the air, the land and sea as developed at the present day.

On the right of the picture is seen the reinforced steel framework of a skyscraper which has made the metropolis of America world-famed. From the site of the building there run in every direction great walls of rock, the streets of a vast city extending to the east and west. Here we behold the very vortex of humanity, evidence of the strenuous life pitched to the highest sense, both socially and commercially.

Forming the background of this scene is mighty New York harbor, with its thousands of ships, some at quarantine or unloading at the wharves their tributes from foreign lands, while others, laden with exported merchandise, steam out bound for distant ports of the Atlantic.

Heading the picture are two globes encircled in uniform manner by the telephone which suggests the cable, both evidences of our advanced civilization.

At the base is that great time-saving device the typewriter, with a roll of legal documents resting upon it, showing the influence of the law governing our daily life. In contrast to the machine is a relic of our ancestors, in the quill pen standing in an ink bottle. Drawn boldly on the right is the everyday pen which has not yet yielded place to a successor.

In the center of the page, among other printed words, the noun "Optimism" strikes the eye at once. Here is the key note of our Twentieth Century progress. Its sane view is always the motto "look forward, not backward—progression, not retrogression," our watchword.

Surrounding this printed matter are large tree branches and twining flowers, indicating that the sciences of agriculture and horticulture are being elevated as well as the more commercial ones, and Man's love of the beautiful in Nature is still inherent.

Summing up the entire presentation from the view of the three immortals, a quaint suggestion of humor appears in the comparison of their state with ours. The goddesses, serene of brow, look from those realms of peace they have attained upon us a miserable race of human beings who must struggle to our lives' ends to gain that blest abode, some doubting always, others confident, until, when the last chapter of our little span of years has closed, we enter Hades, all cares of busy life abandoned and forgotten.

GLADYS MUIR.

CONCERNING MR. DONER.

The series of lessons recently contributed to these columns by Mr. C. E. Doner, Director of writing in four of the Normals of Mass., have been widely used and commended. Mr. Doner is second to no other man in sound pedagogy and high grade skill. He is not as loud as some, nor as egotistical, but he is practical, progressive, and skillful, which cannot be said of as many as we should like.

And we are glad to promise at this time that we are to have him with us again ere long. So see to it that your subscriptions continue to come Columbusward. With Leslie, McGhee, Doner and others of similar calibre, we shall continue to "make good."



IN MEMORY OF L. MADARASZ, MASTER PENMAN

MADARASZ.

By C. T. Cragin.

The ancient cathedral of Prague, in Hungary, was crowded with men from its altar to its doors, men dark of face and stern of feature. Their gleaming eyes were fixed upon a woman who faced them in front of the altar. A woman, young and beautiful, clad in royal robes of purple, studded with gold and flashing gems. Her noble head was lifted like that of a stag at bay and crowned with a diadem of gold and jewels. One arm clasped to her breast a child and the other was out-stretched in appeal to the mass of listening men as she told them in indignant, rapid words how Fredrick the Great of Prussia, Europe's war lord, meant to steal the birthright of her infant son and asked them to help her prevent this wrong. She ceased, and, for an instant, stood breathless before the multitude, hushed to deathlike silence. A striking picture was Maria Theresa, the young Empress of Austria, as she stood there before the Magyars, her Hungarian subjects, bravest band of horsemen the world has ever produced. It was their fathers who, centuries before, stood like a rock in the tempest and drove back the Tartar hordes that would have overrun Europe.

There was an instant of profound silence as she concluded her appeal and then, as one man, they sprang to their feet, and a thousand quivering sword blades leaped from their scabbards and flashed heavenward in the crimson light of the old cathedral as they swore, to the death, allegiance to their empress and her infant son.

They went to death too, many of them, before Joseph the second was Emperor of Austria. It was from these Magyars of Hungary that our dead friend Madarasz was descended. His grandfather fought with Kossuth and Gorgas in the ill-fated revolution of the thirties and came over here to save his head, on which there was a price. It is no wonder that coming from such stock Madarasz never could settle down to the quiet humdrum life of a school teacher or an insurance clerk.

I remember well the first time I met him. He was a Gaskell Compendium boy and came to the fountain head Manchester, N. H., in all the glory of a Texas Cowboy hat, flannel shirt, gay neck ribbon, belt hitched trousers and hand rolled cigarette, and the small boys followed him in flocks.

And he could sit down in careless ease and dash off lines of grace that made even the *blase* Gaskell open his eyes while the rest of us plodders went out and quietly kicked ourselves, for in his particular line Madarasz never had a peer. I have known him many years, known him in good times and when he was mighty nearly on his uppers, for that Magyar blood put the *wanderlust* in him that wouldn't let him stay long in one place. He was optimistic and generally had some scheme that was going to pan out big in the near future. Once he was going to be an actor; that was a boy scheme before he got married and I believe he did play Richard III without endangering the laurels of the elder Booth.

Madarasz married a charming New York City girl and their wedded life was ideal. The last letter I had from him said, "Very much battered but still in the ring. I have been nigh the border several times since the spring of '07. I owe everything to the watchful care of the little woman, my oasis in life."

He was devoted to her; she stuck to him through all kinds of weather, and there is a void in her loyal heart that will never be filled.

Madarasz had his faults, unlike the rest of us, who haven't any, but to me he was always a white man. He was set in his ways. If he liked a man he liked him and if he didn't he didn't and sometimes he didn't show

much reason in his dislikes. I once told him so in speaking of a very good friend of mine whom he cordially disliked and he said, "Yes I reckon you're right but some how I can't help it. It was born that way."

Well Madarasz has gone, too early in life, a superb penman with much of other ability; he should have lived many years yet. But after all it don't much matter when one goes for there are many "slings and arrows of outrageous fortune" here, and *There* perhaps the skies are bluer and the roads less rugged.

There was much of boyishness in his nature. He was not one to sit down and whine over a tumble but always got up again and went bravely on and now, "after life's fitful fever" I am sure he sleeps well.

DENNIS' APPRECIATION

BROOKLYN, N. Y., Jan. 5, 1911.

C. P. ZANER,

ED. BUSINESS EDUCATOR.

Your letter asking for a few lines concerning our friend, L. Madarasz, is received, to which I gladly respond.

I had known Madarasz for thirty years or more—since he became famous as the "boy penman." I made my first acquaintance with him through correspondence, but met him soon afterwards in person and came to know him quite intimately.

Madarasz was cut out by nature for a penman. His hand was as light as a feather and as steady as a rock. In addition to these requisites he had a remarkably fine conception of form and excellent taste. Long practice made him one of the very finest off-hand penmen in the country, and in some respects unequalled by anybody.

It is hardly necessary to dwell at any length on Madarasz's wonderful skill with the pen. Everybody who has looked over the pages of the penman's papers is familiar with his graceful curves, unique combinations of capital letters and delicate touch. He set the pace thirty years ago for a catchy, graceful and ornate style of penmanship that has been followed by about every penman in the country who has come up since the early 80's, until nearly all write, or try to write, like Madarasz; and while some have followed close after him yet there was a swing and dash about his work that seemed almost impossible to reach.

Most of us know the quality of Madarasz's penmanship, but there



L. Madarasz



are many who did not know how he turned it off, which was one thing in particular for which he was remarkable. His hand was always in trim and his nerves in good order. He could sit down any time and in any place and do his high grade work without the least preparation, never requiring any "tuning up" for the occasion. He was the fastest worker I ever saw, and could, I believe write more cards in a given space of time, keeping up his uniform fine quality, than any penman in the country.

So many stories have been told about Madarasz's drinking that I am glad of opportunity to correct them. For many years I saw a great deal of Madarasz, much of the time boarding in the same house with him. Both of us often went to pleasure resorts together, and I can state on my oath that I never once saw him drink any intoxicating liquor. To my best knowledge he was a *strict teetotaler* and despised drinking in any form. Therefore, notwithstanding our friend Madarasz may have had his failings, like the rest of us human beings, let it be said in justice to him that *drinking* was not one of them.

Another thing that should be said in favor of our departed friend is that he always seemed entirely free from jealousy or envy. He admired good work whenever he saw it and always gave credit where it was due.

Deeply regretting his untimely end, I remain,

Yours respectfully,

W. E. DENNIS.

MADARASZ—HIS LAST DAYS.

Upon the receipt of telegram announcing the death of Madarasz, we wired Mr. A. S. Weaver, proprietor of the San Francisco Business College, for whom he was teaching, and we are gratified to receive and publish the following:

Mr. Madarasz came to San Francisco in July of this year, and shortly afterwards he began working for us. He was not in robust health, as he was suffering from diabetes, the disease which finally took him off; yet he wrote with his old-time skill. Some of the work he turned out while with us will compare favorably with any which he turned out before. The quantity of high-grade work the man could do in a day was astonishing, especially when his lack of strength was considered.

Personally I learned to love the man while he was with us. He was a man of intelligence, a big man, a man who could not stoop to do little things. With him a thing was right or wrong, there was no half way. He was loyal to his friends. For those he did not like he had no use, he did not worry himself about them, but simply ignored them. He was a strong man, a man of steel, a man who had travelled much, read much, and who thought for himself, who

had the strongest possible views on all subjects.

He was in the school room until the Tuesday before his death, which occurred on Friday, December 23, 1910. Tuesday morning he went home complaining of cold. This was the beginning of the end. He retained consciousness almost until his death, and retained much of his fire and clearness of mind to the end.

Mr. Madarasz's "house was in order"—everything possible that he could do to make the settlement of his business affairs easy for Mrs. Madarasz was done. Every detail of his funeral and of his business was carefully mapped out. He left a reasonable life insurance policy.

The end was peaceful. The body was incinerated at the Odd Fellows Cemetery at San Francisco, the funeral being in charge of the Woodmen of the World, of which he was a member.

A. S. WEAVER.

San Francisco, December 31, 1910.

BROWNFIELD'S TRIBUTE.

The world of Ornate Penmanship is dark and gloomy, for o'er it has been cast a shadow of grief caused by the death of their wonderful and masterful leader, L. Madarasz.

I know I have lost a most true and a most sincere friend. He was, for many years before I met him, my greatest inspiration; and after I knew him better, watched him with ease glide his pen across the page guided by that magic hand throwing wonderful shades and hair-lines graced with harmony and beauty which to all has seemed mysterious, he was the one to whom I looked as my ideal, the one who brought forth in me a struggle to attain something higher. He was my greatest teacher, so kind, so congenial, so conscientious, so inspiring.

During the spring of 1909 I learned Madarasz was in Knoxville and doing pen work, almost a neighbor, I must have some of his matchless skill and get his course. For the money sent I was more than amply repaid by the specimens I received, but not until August would he consent to give the course. Arrangements having been made, early one bright August morning I found myself on the train, happily anticipating my meeting the Great Master, whom I felt sure had much valuable knowledge to reveal to me.

Arriving at his home he stepped lightly forward with a cordial greeting to meet me. I realized at once that the robust strength of 1906 and earlier days was gone. Nevertheless, he smiled the smile of an optimist, he seemed hopeful, and from his conversation one could not have known he had sacrificed his life for the love of adventure and for the conquest of

gold in the days of the opening of Goldfield, Nevada, where life at that time was hardship and toil. A place where the necessities of life were almost unobtainable. It was here that he was met by an attack of Typhus Pneumonia and later, the Desert Fever. On going there he weighed over two hundred, but after his illness he weighed only one hundred and ten, and when I met him he weighed one hundred and fifty-six.

He was very devoted to his wife and she was a cheerful, helpful, lovable companion. I feel that in remembering him we should not forget one who was so tender, so gentle, and so kind to him, and she who has our deepest sympathy in the loss of a dear and noble companion.

W. C. BROWNFIELD,
Bowling Green, Ky.

OUR ESTIMATE.

For boldness and strength, delicacy and grace, accuracy and freedom all combined in script writing, L. Madarasz had no equal. We have never known another who could turn out in a given time the quantity and quality he very commonly produced.

For thirty years he easily led all comers in skillful off-hand penmanship, and death ensued before enfeebling age enabled others to pass him.

His was a remarkable constitution inherited from a hardy ancestry; his was a wonderful nerve to withstand the double strain he placed upon it for thirty years; his was an unrelenting ideal to hold to at all times with such exacting technic.

His personality seemed as diverse and complex as his penmanship. He had few intimates, but many admirers. He had feelings at once strong and tender; moods that were indifferent, frank or sensitive; opinions that were radical yet well-reasoned and practical.

He entertained other ideals and ambitions but in their wooing he lost each time the fortune his pen had won. But he was no quitter, and no sooner than he had lost his all by fire, or finance, or luck he would grasp his pen and command again the patronage of the penmanship profession.

His misfortune seems to have been that he could not be content with the limitations of his profession on the one hand, or on the other hand that he failed to succeed in the fields of speculation and adventure in which occasionally he risked his all.

His name and fame will therefore rest upon the laurels he won as a skillful penman in graceful, ornate penmanship, and in the hearts of thousands who were stirred to action and excellence through his wonderful writing.

ZANER & BLOSER.



Lessons in Practical Writing. No. 1

S. E. LESLIE.

Eastman College, Poughkeepsie, New York.

Subscribers' writing criticised free. Send specimens to Mr. Leslie at above address, inclosing self-addressed stamped envelope, and your criticism will reach you long before it could possibly appear in the B. E.



ILLUSTRATION ONE.

Position

It is easier to understand the correct position by seeing than by reading, so the instructions here will be brief in order to give plenty of time for study of the illustration given berewith. Cut No. 1 illustrates the position at the desk. Eyes are from 12 to 14 inches from the paper; arms at right angles to each other; feet flat on the floor, body bending forward at the hips.

For an understanding of the relation of the paper to the desk and the forearms to the paper, study illustration No. 2. Be sure to have the paper and arms in this position before beginning practice. In cut No. 3 the hand is shown resting in an easy, natural position on the desk. In No. 4 the hand is raised slightly on the third and fourth fingers and shows the correct position for writing.

Movement.

The arm rests on the muscles just in front of the elbow in the right forearm. When this muscle is completely relaxed the arm can be rolled around rapidly and easily describing such

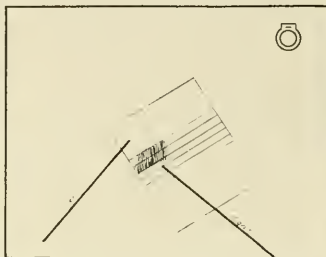


ILLUSTRATION TWO.

motions as indicated in the oval movement exercise. But remember that the muscle must be relaxed and the holder held loose. Do not let the arm slide on the desk. It merely rolls around in the sleeve. Study cut No. 3.

You will get out of your practice just what you put into it. Don't expect too much. I have never seen a student who felt that he was making as much progress as he should for the amount of time he spent in practice. This should not discourage, but merely impress you with the fact that you face a real problem, and that for a given time each day your entire time and very best effort should be given to the solving of this problem. It is so easy to practice mechanically, i. e. the pen may be forming letters while the mind is on something entirely foreign to penmanship practice. Remember that the hand must be directed and controlled by the mind and every minute that these two writing agencies are working in different directions is time lost. To accomplish best results in writing as in anything the ability to concentrate makes progress certain and success sure. Cultivate this habit.

You will not be able to see your improvement from day to day, so I advise you before beginning practice on the regular copies to copy the foregoing paragraph, date it, and lay away for future comparison.

Materials

1. PAPER—A good quality of Foolscap or special ruled sheets 8x10 inches, is desirable. Don't waste time with cheap paper.



ILLUSTRATION THREE.



ILLUSTRATION FOUR.

2. PENS—For practice on this course, I recommend a pen similar in quality to Gillott's No. 604. The B. E. can supply you with the right kind. Some prefer a coarser pointed pen than the one mentioned, but many of the leading schools and penmen advocate the use of a medium flexible pointed pen for rather mature beginners, such as are usually found in business schools. Under no circumstances practice with a stub pen.

3. HOLDER—A straight, cork-tipped holder is usually preferred for business writing, but if one is accustomed to an oblique holder and prefers it I would not discourage the use of it.

4. INK—If you are attending a business school where the ink is supplied to you you may as a matter of course use any kind, but if you supply your own ink, I would urge you to use black. Practically all penmen agree that writing fluid is very unsatisfactory for penmanship practice.

5. NEATNESS—In the handling of all materials use care. Arrange practice work systematically and neatly on page. Clean ink off pen after using. Don't get ink on holder and fingers. Dip carefully.



COPY 1. Movement is the foundation of a good handwriting and your progress will be determined largely by the way in which you master these preliminary exercises. The large exercises are given for the development of movement. The small ones for control of it. The exercise in this copy is the direct oval and is made by rolling the arm around in the sleeve in the direction of the small arrow in the copy. Persistent effort will be required to master this oval exercise. Observe correct slant. Keep down strokes light and close together. Relax muscles and work with ease and confidence.



COPY 2. This straight line exercise determines the slant of your writing and while you now may form the letters on different slants, continued practice on this copy will give you writing a permanent and uniform slant. The hand should be moved half way across the page without lifting. Observe that the dotted lines at the beginning of these exercises correspond to the blue lines on your paper.



COPY 3. Make first the large ovals across the page, then fill in the straight line exercise and finally connect the large ovals with small ones. Each oval should be retraced seven times and a count should be made for each down stroke, thus: 1, 2, 3, 4, 5, 6, 7. The counting enables you to make them at a uniform speed.



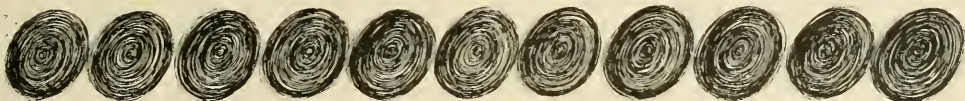
COPY 4. Make the large ovals first, filling in afterwards with the smaller ones. Remember the seven down strokes for each oval. The count should be made more rapidly for the smaller exercises than the large ones. Keep down strokes light. Watch slant.



COPY 5. This oval is exactly like COPY 1, except one space high. Move hand half way across page without lifting.



COPY 6. These small exercises will enable you to show control of the movement. Let the muscles relax completely and the movement come from the arm. Fingers should not bend at all in this preliminary work.



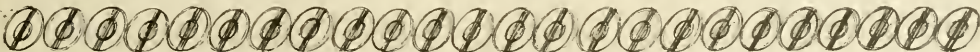
COPY 7. Begin this exercise at the center and gradually work outward in all directions until it fills two spaces. You will find this excellent for gaining control.



COPY 8. Don't skip a single movement exercise. They are systematically arranged with a view to preparing you for the more difficult work to follow. If you are able to move the hand in any direction and control it on these exercises, you will not find the letters so difficult.



COPY 9. You will observe that this oval lies flat on the base line and does not slant as previous ovals. You will need to work up a very vigorous motion of the arm in order to shape it well. At all times endeavor to look pleasant like the fourth oval and not angry like the sixth.



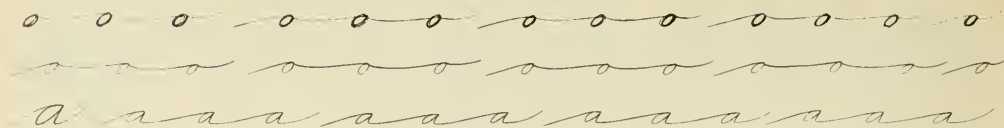
COPY 10. Try to keep both the straight line and the oval in this copy on the regular slant.



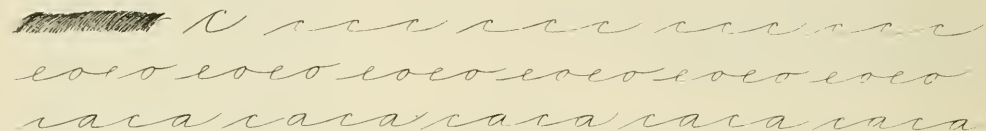
COPY 11. Begin this shell exercise at the base line and gradually extend it upward. Very fine one for gaining control.



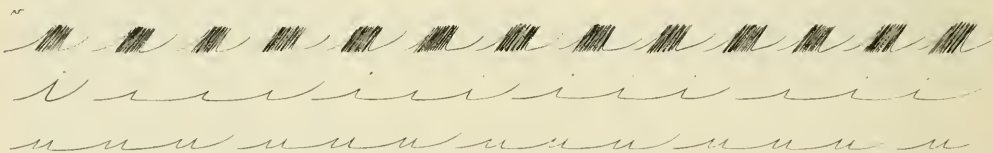
COPY 12. Observe how the e is developed from the movement exercise in the first line. Join three letters, looping each one nicely and try to have uniform spacing between them.



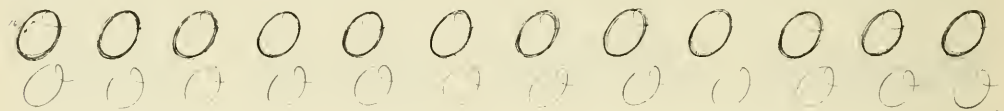
COPY 13. The small retraced exercise in the first line will help you in developing the *o*. Note the last down stroke in the *a* is a straight stroke with a short round turn at the base line. Keep both letters closed at top.



COPY 14. Note the direction of the curve in the initial stroke to the *c*. Make a small hook at the top and retrace the initial stroke. In joining the letters in the second and third lines use much care in keeping uniform spacing.



COPY 15. Practice the short straight line exercise, using the beginning and finishing strokes exactly as in copy. Keep down stroke in *i* straight. Watch the finishing stroke. Lift the pen from the paper while the hand is moving. The two down strokes in the *u* should be parallel to each other.



COPY 16. Retrace the oval seven times and finish with a small loop at the top. The *o* should be made at the rate of sixty per minute.



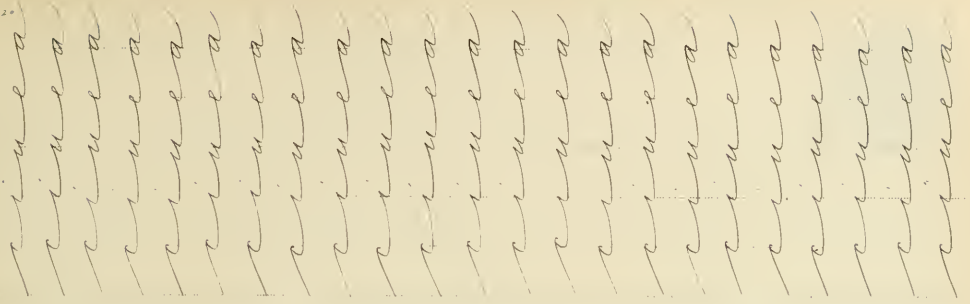
COPY 17. Begin this exercise with a small loop and retrace with the direct oval. The loop in the *c* may give some trouble. Study the form very carefully.



COPY 18. Begin the *E* with a small dot and swing quickly to the left. Note the direction in which the small center loop points. Finish the same as the *C*.



COPY 19. The oval exercise here slants more than the one in COPY 18. This slant is given in order to develop the body of the *A* which slants more than the *E*. The finishing stroke, however, is carried below the base line and kept on the regular slant which tends to balance the letter. Lift pen from paper while hand is moving.



COPY 20. This copy is given for practice in spacing and a review of the small letters in this lesson. Instead of writing on the lines, turn the paper about and write across them, placing a letter on each line. I know of no practice so valuable as wide spacing of small letters.

In sending work for criticism, a line or two of each copy is sufficient. It should be arranged neatly on slips $3\frac{1}{2} \times 8$ or 10 inches and sent unfolded in a large envelope, prepaid. A self-addressed stamped envelope should also be enclosed for the return of the specimens, which will be criticised with red ink. Address S. E. Leslie, Poughkeepsie, N. Y.

One man will pore and perplex himself over a difficult point, be it in law or science, or what you will; another will come in and see at a glance where the difficulty lies, and what is the solution. Does that necessarily prove that the latter has more genius? No, but proves that his faculties have been sharpened by familiarity with such topics, and the ease with which he now does his work, so far from proving that he has always worked with ease, is a measure, so to speak, of the labor by which he has prepared himself for doing it.



BUSINESS WRITING No. 6

E. H. MCGHEE,

Steward-Large Business Institute, Trenton, N. J.

Specimens criticised by Mr. McGhee if self-addressed postal is enclosed

COPY 62.

T T T T T T T T T T T T
 Tamine Tamine Tamine Tamine Tamine
 Farmers Farmers Farmers Farmers
 Fine penmen are in steady demand.

COPY 62—Make the stem and do not lift the pen until the dot is formed. The top is the same as in the "T". Endeavor to develop strength in the lines. If nervous lines are found in any part of the writing, work them out into smooth strokes by increasing the speed.

COPY 63.

Z Z Z Z Z Z Z Z Z Z Z Z
 Zaner & Jones Zaner & Jones Zaner & Jones
 Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z
 Quiet deportment shows good breeding Z Z

COPY 63—The indirect ellipse should be practiced before you begin on this copy. Then study the "Z." Notice that the small loop on the base line is horizontal in shape, also the broad shoulder at top of the loop. If you are successful with the "Z" you will find the "Q" easy. Notice the compound curve is thrown below the base line.

COPY 64.

L L L L L L L L L L
 L L L L L L L L L L L L
 Louisiana Louisiana Louisiana Louise
 Learn to labor and to wait. Lanning

COPY 64—Curve the first stroke of this letter well. If you study the letter, you will find pointers that you otherwise overlook. Write a page of each line.

COPY 65.

S S S S S S S S S S
 S S S S S S S S S S
 S S S S S S S S S S S S S S S S
 Stamp improvement on every line. S

COPY 65—Curve the upward line quite a little in the "S" and cross the lines about one-half the height of the letter. The down stroke is a capital stem. A page of the word. Carefully. What does the sentence say? Are you doing it?



COPY 86.

G G G G G G G G G G G G
G G G G G G G G G G G G
Good Good Good Good Good Good
Good companions encourage good morals.

COPY 86—Begin the "G" with the same curve as used in the "S," bringing the loop down two-thirds the height of the letter. Finish with the stem and hook. See how well you can write the word and sentence. Your best is none too good.

COPY 87

O O O O O O O O O O O O O O O
I I I I I I I I I I I I I I I I
I I I I I I I I I I I I I I I I
I must gain in my penmanship I I I

COPY 87—Finish the capital "I" the same as you did the capital "G". Stamp on every line that you write the thought expressed in the sentence and success is yours.

COPY 88.

J J J J J J J J J J J J J J J
J J J J J J J J J J J J J J J
June June June June June June June June J
January is the first month in the year J

COPY 88—Spend considerable time on the reverse ellipse. Make the compact oval first and then the retraced oval. See how much you can improve your oval exercises, as your success in writing depends on how well you can execute movement drills. The capital "J" is larger above the base line than below. Strive for a strong swing. Write a full page of each line.

COPY 69.

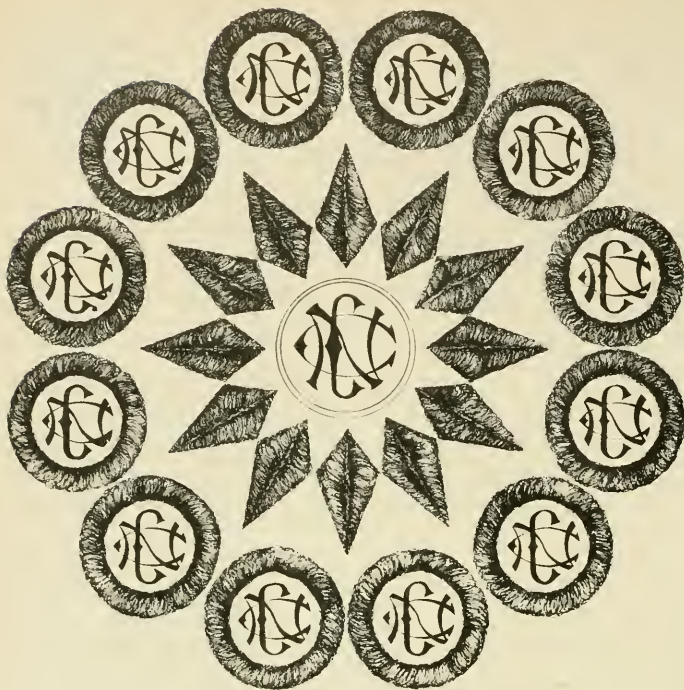
U U U U U U U U U U U U U U U
U U U U U U U U U U U U U U U
Universe Universe Universe Universe
Union of interest brings union of minds.

COPY 69—Master the first line. You may count for this exercise, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10. Free movement. Notice the second part of the letter is almost as high as the first. Be very careful not to make the letter too wide. Uniform spacing in the word and sentence.

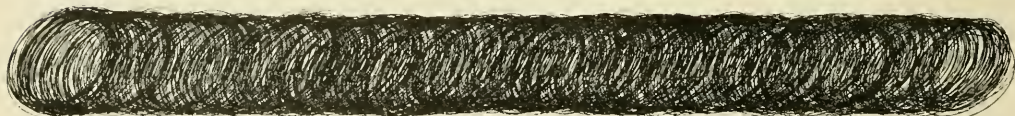
COPY 70.

Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y
Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y
Yours truly Yours truly Yours truly Y
Young man young woman, learn to write.

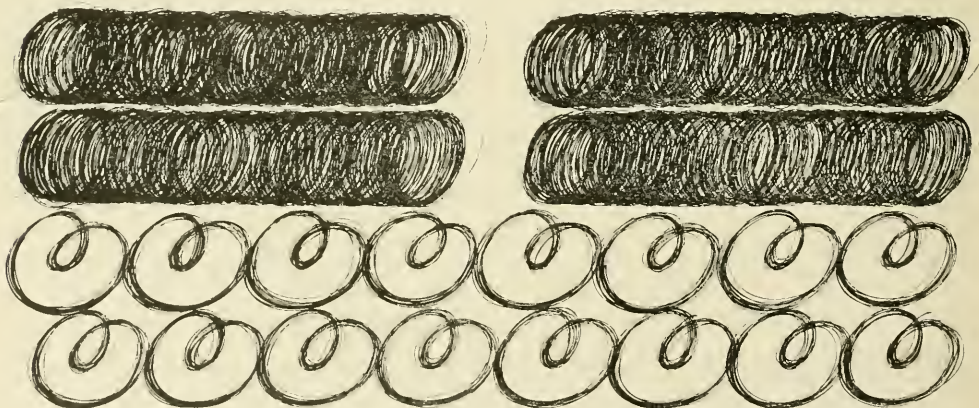
COPY 70—The first part of the capital "Y" is the same as the capital "U." Strive for a straight down stroke. Do not let the finishing loop become too wide. Are you improving the quality of the line? Send me a few pages of your best efforts.



A. D. Marksburg, pupil, Danville, Ind., Central Normal College, H. M. Towell, penman.



By Florence P. Clow, pupil of E. H. McGhee, Steward & Large Bus. Inst., Trenton, N. J.



By Jeannette Shogreen, pupil, Omaha, Nebr., Coml. College, L. L. Hartley, penmanship instructor.

Cragin—Continued from page 18.

almost ruined a great soldier and president, and sent this country into such a convulsion of panic as it never saw before and perhaps never will again, and had seventy-five million dollars in United States Bonds packed away safely when he passed in his checks at a little over fifty.

I am going to tell you the story of a quiet country storekeeper, most inconspicuous of men. His name hardly ever appeared in print, although he did some very good work in his way. A man who seldom bought a suit of clothes that cost more than thirty dollars, lunched on a bowl of crackers and milk, or a red apple, never took a vacation in his life and thought it a sad waste of time for his employees to do so, and whose widow, a noble woman at eighty is trying to find some intelligent way to dispose of the eighty million dollars he left to her sole discretion.

Perhaps I'll tell you the story of that strange woman who after a self-prepared breakfast in her \$25 a month flat in her Hoboken used to take the nine o'clock ferry boat to New York, sit at a little desk she had in a big Broadway bank till noon and then go out to the Childs restaurant and have a fifteen cent lunch, and if the Treasurer of the City of New York wanted to borrow a million dollars for immediate use, she could fish it out of her rusty leather reticule and let him have it at a minute's notice and make him pay good interest too, be sure of that.

One day her only son said he would like to go into the railroad business and she bought him a little one for twelve million dollars to experiment with.

There are others with stories equally as strange and there is much of romance and pathos and comedy and tragedy in these stories, and there ought to be something of value too in the lines of these remarkable people, for after all you will find that the making of these great fortunes have come from the exercises of traits of character common to all. I think you will like these articles if I can tell them well and get them into the space of three thousand words that the gentle editor is willing to give me. If I cannot and they prove dull and dry and uninteresting and not valuable then one will be a dose and we will try something else. Next month I will give you a sample in the story of, "The First Multi-Millionaire."

C. T. CRAGIN.



SPECIMENS.

Some specimens of pupils' work are hereby acknowledged from Cyrus W. Field, of the Detroit, Mich., Commercial College. Some ornamental signatures are also received from his skillful and graceful pen. Mr. Field is a fine all-round penman, as well as a capable hustling commercial school man. He reports the largest school in the history of that institution. Messrs. C. F. Zulauf and V. E. Madray, of the same institution, are also Zanerian pupils, Mr. Field having attended in 1898, after having been well qualified and enthused under as fine a teacher of penmanship as our profession contains, Mr. J. F. Fish, now of Chicago.

A bundle of specimens of penmanship, showing improvement in penmanship, is hereby acknowledged from J. F. Caskey, penman in the Haverhill, Mass., Business College. W. T. McIntosh, principal. Mr. Caskey always produces improvement on the part of his pupils. When it comes to results in penmanship, he is in with the front rankers. The majority of his pupils will have no difficulty in finding their way in the best positions that are going, because they will be able to "Apply in their own handwriting" in a way that is sure to please.

No finer lot of students specimens of movement exercises has been received at this office for many a day than those recently received from the Omaha Com'l College. One of these specimens will probably appear in this issue. They show high grade and practical training.

Some students' specimens in business writing received from Mr. Fred A. Wilkes, principal of the commercial department of the So. Framingham, Mass., high school, reveals the fact that he is teaching practical writing and converting the slow stiff cramped vertical writer into a free-hand practical business like penman. Mr. Wilkes is an Ohio product, who went to Massachusetts some three years ago. Each year since there sees him a round higher in the ladder of progress and success.

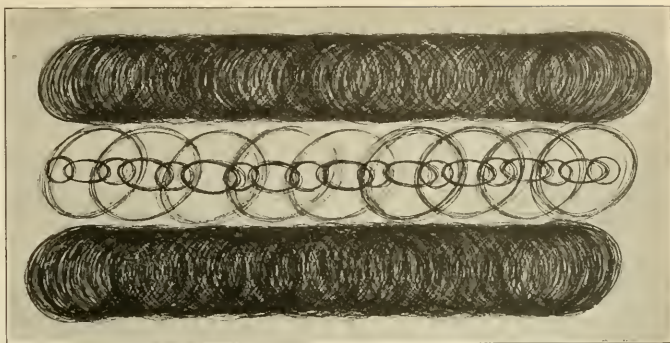
Mr. C. F. Gubitz, engrasser and penman of East Hartford, Conn., sends us a very neatly written letter in the business style, renewing his subscription for THE BUSINESS EDUCATOR. Enclosed with the letter was a specimen of his ornamental work which shows a high order of skill in this line.

Wm. Rhoads, of Reading, Pa., sends us some very beautifully written cards. He writes a very neat style of roundhand, and ornamental which is above the average.

We received some neatly written Christmas cards from W. A. Botts, of the Anthony Business College, Anthony, Kans. Mr. Botts writes a very strong ornamental hand.

We recently had the pleasure of examining some engrossing done by Mr. E. H. McGhee, of the Stewart Large Business Institute, Trenton, N. J. Mr. McGhee is making splendid progress in the art of engrossing. The work which came under our eyes is delicate in color, and quite well executed, but not of such nature to engrave successfully.

Some very artistic post cards are hereby acknowledged from Mr. A. C. Schmucker, Earlville, Ia. They are beautifully florid and especially appropriate for penmen. They are among the best we have ever received.



By Mildred Benington, pupil of W. A. Botts, penman, Anthony, Kans., Business College.

No longer forward nor behind
I look in hope or fear,
But grateful take the good I find
The best of now and there!

I break my pilgrim staff I lay
Aside the toiling oar;
The angel sought so far away
I welcome at my door.
John G. Whittier.

George Grey, Sept 19-1910

By C. A. Glover, Pasadena, Calif., Potts Business College.

A B C D E F G H I J
K L M N O P Q R S T
U V W X Y Z 1 2 3 4 5 6 7 8 9 0
1 2 3 4 5 6 7 8 9 0

By N. S. Smith, penman, Toby's Practical Business College, Waco, Tex.

A B C D E F G H I
J K L M N O P Q R S
T U V W X Y Z

Business capitals by G. B. Jones, Supr. of Writing, Norwood, O.



EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

THE ROMANCE OF BUSINESS.

I wish the young men and women who come to me to study bookkeeping and stenography would read more. It is a difficult thing to make a good stenographer out of a person who has no conception of your meaning the moment you get out of the, "Please send me twenty barrels of flour" style of dictation, and if a person doesn't read anything, that person has very little idea of whether a thing is sense or nonsense.

It is possible to do a whole lot of reading and not get much out of it. The class of novels in which Ethelinda, the ribbon counter girl, marries Ethelbert, the ashman, who is really the son of a Duke, and was stolen by gypsies, is not calculated to greatly improve the mind of anybody though it does help some and is better than no reading at all. In my opinion the best kind of reading a person can possibly take up is that of biography, the lives of great men and women, for this kind of reading shows us what has been done by others and what others have done, we can do. There is not such a tremendous lot of difference in the ability of people, not nearly so much as most people think. It is rather a question of opportunity and inclination and we can make opportunity to quite an extent. The reason I am not a good deal wealthier than I am is not because of lack of opportunity, but because of lack of inclination, and you will find it will be that way with you.

When I was a boy the New York Ledger, a six cents weekly paper, published by Robert Bonner of New York, had the largest circulation of any paper in America. It contained about eight continued stories in which all sorts of hair raising incidents were continually taking place and each of these stories at the end of the week left off right in the midst of the most thrilling struggle between the hand of anarchists and the boy detective. Kidnappers and Methyl, the banker's daughter, Yelling Indians and Old Slabsides the trapper and other combinations of vice and virtue with: (to be continued in our next)

Henry Ward Beecher had a column and James Parton, the historian, a very popular writer, too, Parton was in his day, had a little space for biography in which he gave each week the life, in condensed form, of some great man. These little biographies of Parton I formed the habit of reading biography and it has been the source of a great deal of pleasure and profit to me ever since.

It seems to me that every young man and every young woman going into the business world ought to know something about the Romance of Business. Perhaps you will think of the preface to that valuable work, *The History of Snakes in Ireland* which began by saying, There are not and never were any snakes in Ireland, but I assure you that business has a romance as thrilling with comedy and tragedy as Monte Cristo, especially is this true in this country of ours where so much has taken place in the last one hundred years. I am going to tell in the next few numbers of THE BUSINESS EDUCATOR to tell you something about the romance of business in this country by giving some short biographical sketches. I am going to tell you the story of a stout German boy, the son of a drunken father, who left his native land with a couple of dollars in his pocket, worked his way to London, learned the English language in the night schools while he worked like a slave

day times, came over here in the steerage of a sailing ship, built the first big hotel in New York and died worth thirty million dollars and was the first of our multi-millionaires.

I am going to tell you the story of a Yankee boy with Dutch blood in him, Captain of a little hundred dollar schooner, by his own exertions he made himself the owner of a line of steamships, when the war broke out he gave the Government his finest ship, earning him a thousand dollars a day, for transport service, then left the steam ships for the railroads. By his masterly genius he consolidated the railroad system of this country, and left seventy million dollars and a great 10,000 mile railroad system to his family.

I am going to tell you the story of a little freckle-faced Scotch boy, poorer than poverty, a cleaner of ink wells and sweeper out in a railroad office who in the last ten years has given away ninety-seven million dollars, and has not been able to touch the principle of his great fortune to do that.

I am going to tell you the story of a thin faced, cat-footed country school master, as smooth as velvet and as inconspicuous as the twilight, who wrecked railroads right and left,

(Continued on page 16.)

THE LESSONS IN ORNAMENTAL WRITING

Now appearing in these columns by Mr. A. M. Wonnell are being followed by a goodly number of aspiring penmen whose progress is proof that the lessons really do help the self-learner to acquire a professional hand. Keep the good work moving; follow the lessons unto the end and then try for the B. E. Professional Certificate, the most exclusive, high grade document of its kind.

REQUEST FOR BACK NUMBERS.

We have a request for back numbers from the Librarian of Congress, Washington, D. C. The journals desired are the numbers from September, 1907, to June 1908. These we cannot supply, but if any subscriber can send us these journals, the favor should be highly appreciated, both on our part and on the part of the Librarian of Congress.

??????

Every once in a while we receive a letter like this:

"I subscribed for THE BUSINESS EDUCATOR on such and such a date, through Mr. So-and-So, of the blank Business College, but so far have received only one copy. Please change my address to—"

Now how were we to know that he had changed his address and was not receiving THE BUSINESS EDUCATOR?



Elden Myers is the name of the new arrival in the home of Mr. and Mrs. M. J. Talley, Oil City, Pa. He arrived December 3. The father has charge of the commercial work in the Oil City High School, and writes a very fine business hand.

45 SECONDS.

The Massey Business College, Jacksonville, Fla., Oct. 21, 1910.

Messrs Zaner & Bloser,
Columbus, O.

Gentlemen:

Enclosed find 50c, for which please send me one dozen of your new straight pen holders.

It took me just forty-five seconds to dispose of a dozen which I received from you a few days ago.

Very truly yours,
E. S. HEWEN.

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For the Professional Edition of
the Business Educator for
Feb., 1911.

REPORT OF THE NATIONAL COMMERCIAL TEACHERS' FEDERATION CONVENTION IN CHICAGO.

EDITORIAL

ACCOUNTANCY, C. C. Jones, Dunkirk, N. Y.

BUSINESS ENGLISH, Louis J. Magenis, Eastman College, Poughkeepsie, N. Y.

ARITHMETIC, J. H. Muidick, Eastman College, Poughkeepsie, N. Y.

SALESMANSHIP, Harlan Eugene Read, Peoria, Ill.

COMMERCIAL LAW, Frederick Juchhoff, Chicago, Ill.

THE CONDUCT OF BUSINESS, M. W. Cassmore, Seattle, Wn.

CONVENTION REPORTS

CONVENTION ANNOUNCEMENTS, ETC.

NEWS ITEMS, CATALOG NOTICES, ETC.



REPORT OF THE CHICAGO CONVENTION OF THE

National Commercial Teachers' Federation

Auditorium Hotel, December 27-28-29-30, 1910, by F. E. Lakey, Boston, Mass.

SPOKANE, WN., JULY, 1912, PLACE AND TIME OF NEXT MEETING

The strong points of the Chicago meeting are: 1. Recommendation of a better system of accounting for the Federation; 2. Empowering the Executive Board to select and recommend place of meeting; 3. Reviving the functions of the Advisory Council abandoned at Louisville; 4. Selection of Spokane as next place of meeting. Although the method of determining upon next place and time of meeting was somewhat irregular and questionable, it was, as a result, we believe far-sighted and sane.

The weak part of the administration the past year was financial. Nearly enough was spent for badges alone to banquet the Federation, and as a consequence the Treasury is empty and the management was at the mercy of one of its friends for a free luncheon. Louisville and Lockyear recouped the depleted finances of the Indianapolis meeting; will Spokane and MacCormac do as much for the Chicago convention? We believe they will.—[Editor.]

The Convention opened with an informal reception in the spacious parlors of the Auditorium. This event was marked by the same delightful spontaneity, informality and genuine good fellowship which characterized every session. It had a decidedly home atmosphere and the greetings were often as hearty as between long separated brothers. The secretaries of the various sections were on hand early and the harvest was large.

Official figures are not obtainable but the Business Managers led while the baby section comprised of the High School Teachers organized five years, holds a strong place as second in point of numbers. The formal opening occurred at 2 p. m., Wednesday. Mr. Morton MacCormac, Chairman of the Committee of Arrangements, introduced in a graceful speech President Enos Spencer, of Louisville. Many surmises were made as to why the address of welcome, so often given by a "near Mayor," so seldom by a real Mayor, should be given by a Chief of Police, Leroy T. Steward. Despite his official duties the Chief made the audi-

ence thoroughly at home and interspersed much wit in his welcome.

Our genial disciple of Mark Twain, H. E. Read, Peoria, in response to the address of welcome, noted the change from the usual retail to wholesale representative of the bluecoats. No doubt the usual license given every year by the Mayor, whenever (?) present, to revel in sin had increased our attendance.

Commercial Education has achieved four important results:

1. The business college has eliminated the apprenticeship from business.
2. Antique methods have been removed.
3. The problem of securing help has been solved.
4. The individual student has been developed.

The address of the President, Enos Spencer, was seemingly as long as some of the Annual Messages to Congress. Yet the popularity of the President was shown by the large number who listened closely to the end. In part he said:

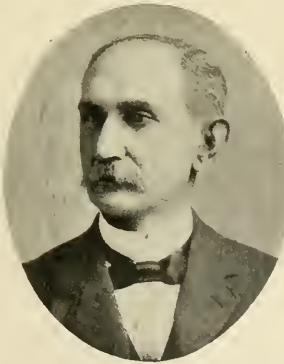
"The true story of what commercial education has done for business reads like a fairy story. The commercial teachers have the endorsement of the public schools. The Commercial High School has been a help rather than a hindrance to the private school of real worth. Competition of the right kind is a boon. Low price competition is a disaster, short time competition

an evil and poor quality instruction a crime." The distinguished officer then read certain recommendations, all approved by the Executive Committee, and all of which were later adopted by the Federation. He then discussed carefully each subject in the course of study. Investigation had shown that ninety per cent. of all business firms failing had poorly kept, inaccurate and unsentimental bookkeeping. "Ignorance of running expenses has ruined many business men. Education, like food, requires time for digestion."

Despite the very long session Mr. S. C. Williams, Rochester, held the audience by an able paper on "Business School Stamina." For many years business education had an uphill fight for "utility in education as being at least co-equal in importance with culture," had to make its own textbooks and overcome unpopularity. Today the great majority of university students go into business and the colleges are responding to the call for technical education for the merchant and banker as well as the lawyer and doctor. Dr. W. C. Webster was quoted in favor of commercial training in the universities because our complex economic life requires training, because a well trained business mind can be developed. Such training elevates business to a profession.



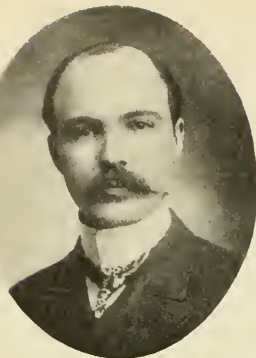
MORTON MACCORMAC, Pres., 1912.
Chicago, Ill.



ENOS SPENCER, Pres., 1910.
Louisville.



F. E. LAKEY, 1st V.-Pres., 1912.
Boston.



F. M. VAN ANTWERP, Sec., 1912,
Louisville.



J. C. WALKER, Sec., 1910,
Detroit.



C. A. FAUST, Treas., 1912,
Chicago.

On Wednesday evening, a most enjoyable feature was the singing of the Harmonic Ladies' Quartette.

Mrs. Ellen Spencer Mussey, Dean of Washington, D. C., College of Law, daughter of Platt Spencer and sister of Robert C. Spencer, delivered a telling and thoughtful address on "The World's Work and Progress."

Never was the world so ripe with opportunity. The race is to the strong. The Captains of Industry are the men with the power to do—they are the world's forces today. Since motherhood is the occupation of less than one half of adult women, girls must be trained for business. The lack of such training has ruined many a home—the profession has saved or wisely spent many a fortune. Note Mrs. Sage. Of 700 firms from 27th to 50th Street on Broadway, New York, over one-half are women. Note wonderful success of the reorganized American Cross.

Wives and mates not housekeepers and dolls are the ones to stop divorce.

The world's work is before us, let us become trained teachers ourselves, then we can render trained and willing service.

Col. George Soule, of New Orleans, was introduced by the President as our "broad, liberal minded, big hearted veteran of over fifty years." He defined the "Good of the Cause" as self support, equal value to employer and employee. The injurious elements in business education are:

1. Low grade schools.
2. Unconditional guarantee.
3. Seductive promises of solicitors.
4. High schools with partial business courses.
5. Life scholarships.
6. Chain, speculative as trust schools.

Where is the educational Jacob to lead us out of these dire evils? No philosopher has yet shown the way. Among the ways to help are:

- a) Make our schools first-class.
- b) Expose all forms of charlatanism.
- c) Principal and teacher play fair with each other.
- d) Seek consolidation rather than more schools.

"Lee and Lincoln lived and died poor men but humanity and the world were made better. Others factors beside schools are noble citizenship, industrial enterprise and civic duties. Roosevelt said truly that wealth could never take the place of character.

The suggestion of Robert C. Spencer, that the Nationalization of Education be considered was referred to a committee composed of R. C. Spencer, George Soule, S. C. Williams, E. M. Huntsinger, H. E. Read, Gertrude O. Hunnicut and Enos Spencer. This committee later reported favorably on the plan and were invited by vote at the business meeting to "collaborate and co-operate" with the Executive Board in carrying the same into effect."

At noon Thursday, everyone was on hand to greet the genial R. P. Kelly, of the Remington Typewriter Co., whose guests at luncheon the members of the Federation were. No one asked the usual question about "Kelly" for he was everywhere with

the usual result that menu, cut flowers, music, etc., combined to make an hour long to be remembered. The usual photograph proved a success. The menu was as follows:

Cream of Tomato, a la Americaine		Radishes
Celery	Filet Lake Trout, a la Normande	Roast Jelly
	Pomme Rissoles	Curant Jelly
Roast Leg of Mutton	Petits Pois	Biscuit Tortoni
	Cafe Noir	Petits Fours

During the lunch the Central Church Quartette sang a number of selections of high merit. The choice made was unusually happy.

Mr. MacCormac made a graceful toastmaster and introduced Dr. Frank W. Gunsaulus, of the Central church and President of Armour Institute of Technology, Chicago. His witty remarks well supported his enviable reputation as a post prandial speaker. "The civilization of the future must be the civilization of the typewriter and not that of the automobile. The real teacher makes a boy despise being unworthily in debt. Ministers are excellent business men" The father of Associate Justice Stephen Field, Henry M. Field, David D. Field, the codifier of N. Y. laws and of Cyrus W. Field, of Atlantic cable fame, earned less than \$800 a year as clergymen. Likewise the



A. D. WILT, 1st V.-P., 1910,
Dayton, O.



MISS MARY S. HONNER, 2nd V.-P., 1910,
Waterloo, Ia.



S. C. WILLIAMS, Rochester.



fathers of Beecher, Evarts, Holmes, Lowell and Emerson were clergymen none of whom earned a thousand a year.

Mr. J. T. Thornton, Manager of the Remington Typewriter Co., Chicago, was introduced as the handsomest man in Chicago. He quickly turned the tables on the toastmaster and then made a brief, cordial speech.

Harry A. Wheeler, President Chicago Association of Commerce and Vice President of the Union Trust Company, in a lengthy address advised teaching the less tangible things such as character, initiative, etc., so necessary in the business world. Teach pupils to be business men, not clerks and machines. Only interest in the other fellow's job and mastery of detail count on the pay roll.

Arthur Sheldon, of the Sheldon School of Salesmanship, Chicago, was glad to speak even as one of "and others." More to be prized than great speed and accuracy is the law of service. Business is not governed by luck. Look out for the job not a job. The best ability is reliability. Cultivate physical powers so as to have *endurance* and will for *action*.

Resolutions of thanks to the speakers and singers were passed by a singing vote.

In harmony with the recommendation of the President, the committee, J. D. Brunner, M. H. Lockyear and F. H. Van Antwerp recommended that the Secretary and Treasurer be required to keep separate sets of books showing distribution of money in detail.

Mr. Sherwin Cody, for the Committee on Salesmanship, reported that pupils in the larger cities were willing to pay for a course in the subject. The chain of Brown Business Schools have lengthened the course one and one half weeks to include the subject.



ST. ELMO LEWIS, Detroit.

The recommendations of the President were adopted, the essential ones being

1. The Committee of Arrangements to have charge of the program.
2. The Executive Committee to be known as the General Executive Board, with duties of the old Advisory Council.
3. The Executive Board to receive all invitations to hold place of meeting and report with recommendation to the Federation.
4. All expenditures to be approved by the President and Secretary.
5. The General Secretary to keep an accurate and scientific account of books.

The recommendation by the President in his annual address that a minimum of nine months for the bookkeeping and six months for the shorthand was endorsed as the standard favored by vote of the Federation.

The following officers were elected: Morton MacCormac, President; F. E. Lakey, Boston, 1st V. President; G. A. Robertson, Worcester, 2nd V. President; F. M. Van Antwerp, Louisville, Gen. Secretary; C. A. Faust, Chicago, Treasurer.

Invitations to hold the next place of meeting came from Cincinnati, St. Louis, Spokane and Denver. The persistent booming of Spokane by every means known to mankind resulted in that place being chosen for July 1912—the session of December, 1911, being omitted. After six hours of eating, talking and business the session adjourned.

The final session of the Federation met Friday at 2 p. m. A song entitled "Debit and Credit," written by Mrs. J. C. Evans, Chicago, expressly for the Federation, was first sung with effect.

St. Elmo Lewis, of Detroit, followed with a vigorous and stirring talk on the "Value and Necessity of Commercial Training." The war cry in business today is "Efficiency." The necessary rules are:

- 1) Common sense.
- 2) Support policy of the house.
- 3) Loyalty to the firm, not to one man.
- 4) Open-mindedness.
- 5) Wise anticipations.
- 6) Peculiarities of your business.
- 7) Standardization of work.
- 8) Organization.
- 9) High ideals of service.

The illustrations were timely and trenchant.

Mr. Robert C. Spencer, Milwaukee, followed with a talk on "National Conservation and Business Education."

The report of Miss Hunnicutt for the Committee on simplified spelling was adopted.

The committee reported favorably on Colonel Soule's plan for state registration.

(Continued on page 30.)



ROBERT C. SPENCER, Milwaukee.



MRS. ELLEN SPENCER MUSSEY, L. L. M.,
Washington, D. C.



COL. GEO. SOULE, New Orleans.



Report of the NATIONAL BUSINESS TEACHERS' ASSOCIATION.

BY N. J. CORLEY, ST. NORBERT'S COLLEGE, WEST DEPERE, WIS.

Perhaps the most significant convention of this section of the N. C. T. F. has just passed into history. Its vitality was never before so strenuously demonstrated. This was made manifest especially in a largely increased attendance, in the excellence of the subjects presented for discussion, in the ability of the speakers, and above all, in the grand administrative and executive qualities of the retiring president, Mr. C. A. Robertson. If the head is alert, the whole body is active; but if the head is inert, the members are sluggish. Possessed of a beautiful character, optimistic in views, enthusiastic in action, appreciative in dealing with others, condescendingly complimentary where such conduct is conventionally expected, felicitous in expression, serious in manner, intensely interested in education, Mr. Robertson effected what few would dare attempt.

Hence it is with feelings of regret that the members see him leave the chair—it was his own wish—in order to give place, as he would have it, to one more worthy of the honor. Sweet humility!

On the 28th of December, 1910, the Association held its annual meeting at the Auditorium hotel, Chicago. In the years gone by, the attendance in this section was inconsiderable. Judging the future by the past, the Committee on Arrangements assigned a rather small assembly room to the business teachers. This proved inadequate, as its seating capacity was soon overtaken and the other sessions had to be held in more ample apartments.

The proceedings were formally opened by the President's address.



C. A. ROBERTSON, Pres., 1910,
Worcester, Mass.

This bit of oratory was commendable in more than one way. It was brief. Its message was clear, timely and eminently practical. It urged teachers to aim at higher ideals, to leave their dead selves behind, to begin anew, never to cease educating themselves, to do sensible things while they can, to be patient and enthusiastic, and to adopt, not merely as a motto, but as a live principle, the love of what is higher, nobler—*Excelsior* is the word he used. Toward the end it was deeply effusive in thanking the secretary, the executive committee and all who had operated so efficiently and heartily in producing a fine program.

Mr. Albert N. Moritz read a carefully prepared paper describing his method of teaching arithmetic in Waterloo. He seems to have adopted the winning tactics of Wellington and to have no need of fearing defeat, so practical and trustworthy are his plans. He uses the simplest language with his pupils, knowing by sad experience that some teachers do

talk over the heads of the class and thus waste precious time. He sees to it that pupils read the problems intelligently before attempting to solve them, that they get the right meaning before proceeding to action. While he is in favor of rapid work, he insists upon accuracy first, last and between times. He gives personal attention to every student and most to those that are backward. Board exercises are, in his opinion, highly serviceable in revealing to the teacher the mental condition of his pupils.

Mr. J. W. Baker, of Cincinnati, treated very ably the subject bookkeeping under the aspect "Would You Familiarize the Student With Only One Form of Statement?" He prefers the balance sheet for the reason that the pupil can grasp the condition of affairs more readily from it than from what is called the statement of the business.

Mr. E. F. Quintal, of Green Bay, Wis., presented an encouraging and thoroughly instructive paper on the theme, "What Value Have Supplementary Drills in Bookkeeping?" He began by showing that to become expert in any art, considerable drilling is indispensable. Doctors must have clinics; lawyers, moot courts; chemists, experimental laboratories; athletes and pianists, practice exercises. In like manner drills in journalizing are so bound up with success in after life that no teacher can afford to ignore them. They are necessary to mental growth, they help materially in the mastering of rules for debit and credit, they create enthusiasm, they lend themselves to the clearing up of dark subjects, they contribute wonderfully in developing the thinking powers of the mind.

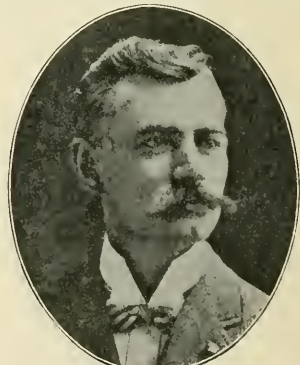
The topic, "When Must We Help the Student and How Much Assistance Should Be Given?" was assigned to Mr. J. A. Lyons, of Chicago, who in his usual felicitous style gave his views in an impressive and eloquent



G. H. WALKS, Pres., 1912,
Evansville, Ind.



REV. N. J. CORLEY, V.-Pres., 1912,
West Deperre, Wis.



E. F. QUINTAL,
Green Bay, Wis.



manner. He would let the student go alone to the point of discouragement. Self-reliance is of the utmost importance. Without it a strong character cannot be built. If the teacher has a proper knowledge of his art he is able to determine when to give assistance. No rules can be laid down to tell when the psychological moment occurs.

"How Far Should Instruction in English Go?" was the title of a valuable address given by that erudite but unpretentious scholar. Mr. Sherwin Cody, of Chicago. It was a delight to listen to him, so elegant were his utterances. He drew a very distinct line between the language of literature and that of business. The former is fifty years behind the latter. Hence, an expert critic can tell at a glance the man who is classically trained, the man who through lack of something fresher talks like a book printed half a century ago. He seemed to lessen the importance of grammar, by saying that all it is good for is to enable an author to know whether or not his literary work is correct. But is this a small advantage? Of course the thought is superior to the form of words that expresses it, but there are thousands of men and women who would be willing to give a fortune for the ability to criticise their productions with unflinching certainty. Mr. Cody is of the opinion that for a commercial student the English of business is better than the English of literature, and that the man who is conversant with both has just doubled his efficiency.

Mr. Carl Marshall, of Cedar Rapids, Iowa, gave an interesting and thoughtful talk on "The Advantage of a Business Practice Department in a Commercial School." Though he admitted that a good deal of nonsense, much that is merely playing at business, is carried on in some schools, still business practice has so many advantages, both educational and commercial, that we ought not



CARL C. MARSHALL, Cedar Rapids.

to condemn it on the ground that it is abused.

The question "How to Take Care of the Beginner," was lucidly discussed by Mr. W. O. Joens, of Des Moines, Iowa. He favors athletics, in the belief that it fosters courage, endurance, a healthful mind in a sound body. Beginners should be attracted to study by the love and enthusiasm which the teacher manifests in it. The Des Moines representative is evidently a successful educator.

The most learned, perhaps, as well as the most inspiring address was that of Dr. H. M. Rowe, of Baltimore, Md. He was fairly overflowing with useful information on the theme "How Would You Teach Classification of Accounts?" Nobody in his audience went to sleep while he was

talking. There is evidently little in the science of accounting that is not at his beck. He is an emotional speaker, clear and emphatic in his statements, and somewhat revolutionary.

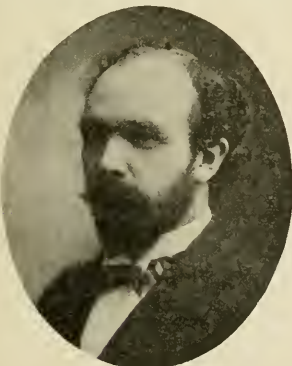
"What Knowledge of Bookkeeping Should be Guaranteed by a Diploma?" is a question that Prof. S. H. Good-year, of Iowa University, answered to the satisfaction of all present. A word from him is of weight. His present position and the fact that he has been connected with the teaching of bookkeeping nearly forty years, give him considerable prestige. He says that the higher we go in the science of accountancy, the more room the richer compensation we will find. A two-year course would be not at all too long though perhaps inexpedient at present. He would give a certificate of attainment to such students as remain less than a year in school. A diploma might be given to one that devotes three months successfully to each of the four following branches or divisions of the subject: routine bookkeeping, business practice, office training, auditing.

The writer of this report was confronted by the difficult task of answering the question "How Far Should Technical Distinctions Be Made in Bookkeeping Texts?" He formulated eleven rules based on broad principles that may be of some service to both authors and teachers. He broached on a delicate matter when he exposed the unwarrantable position of those who maintain that "Interest is the Use of Money."

The matter was warmly discussed by members of both sections, i. e., high school and business. The result was a motion carried by a margin of two votes as requesting the authors of bookkeeping texts to use the definition of interest to be found in Webster's dictionary.

Mr. G. H. Walks, of Evansville, Ind., read an interesting paper at the close of the convention on the subject of rapid calculation. He is an expert in this line of work. Hence his utterances were charged with a glow of warmth that was contagious. His illustrations were numerous, to the

(Continued on page 30.)



SHERWIN CODY, Chicago.



J. A. LYONS, Chicago.



J. W. BAKER, Cincinnati.



Report of the NATIONAL SHORTHAND TEACHERS' ASSOCIATION

BY MISS JENNIE V. SHEARER, CRESTON, IA.

The meetings of the Shorthand Teachers' Section of the Federation were characterized by much enthusiasm and interest.

The President, Mr. F. E. Haymond, made a tactful presiding officer. His opening address carried with it a plea for better teachers, who shall receive a remuneration proportional to their qualifications. He stated that he favored some sort of supervision, either state or national, but not political, which will require: First, a recognized standard of qualification in general education on the part of those who would conduct business schools. Second, similar standards, though higher, by a certificate plan or its equivalent, for those who teach. Third, that a school be required to set forth these facts truthfully in its advertising matter.

The first subject upon the program for the consideration of the teachers was that of "Training for Speed in Shorthand" which was divided into four topics, the first being "Value of Movement Drills," which was efficiently handled by S. A. Bohlinger, Chicago Business College, Chicago. Mr. Bohlinger advocated a great deal of practice in the joining of consonants, in the writing of phrases, and in the formation of peculiar combinations, to be carried on at the same time as the learning of the principles of shorthand, in order to acquire a high degree of physical dexterity, too many teachers making the fatal mistake of dictating too early to the student. The correct manner of holding the pen or pencil must not be overlooked, and legible and correct forms must be insisted upon.

Mr. C. A. Balcomb, Spencerian Commercial School, Cleveland, Ohio, and Mr. W. E. McDermut, Chicago, who had in hand the second and third topics under this subject, were unavoidably absent, but the paper prepared by Mr. McDermut on "Drills on Repeated Matter" was read by the Secretary. Mr. McDermut was able, from his many years of successful reporting, to offer numerous good suggestions upon the method to be pursued when the student has reached advanced dictation. The kind of matter used should be that which the stenographer will write in actual work, plus occasional selections of extra hardness, for the purpose of developing mental and manual dexterity. Drills on word lists, proper names, scientific and technical matter, testimony, and literary selections should be inter-



F. E. HAYMOND, Pres., 1910.

persed with business letters. Fresh matter and repeated matter should be judiciously combined, in order that the work may not become monotonous by the use of the same selections over and over. The ability to hold several words in the mind should be cultivated to the fullest extent.

Miss Kittie Dixon, of the Gregg School, Chicago, presented a paper upon the fourth topic, the ever-interesting theme of "Importance of Maintaining Accuracy." In her opinion, the study of shorthand presents three distinct problems: First, mastery of the word-building principles. Second, the acquirement of skill in execution. Third, the reading of the notes thus written. The learning of the characters and application of the principles is mental; the writing is manual; and the harmonious blending of the two constitutes successful shorthand writing. Accuracy both in the formation of the characters and in the application of the principles is of vital importance. It is almost an axiom in shorthand that the briefer the character, the greater the need of accuracy in its execution, because familiarity with the short everyday words breeds contempt. Plenty of reading of perfectly-written notes is indispensable to accuracy, and considerable practice should be given also in the reading of the more or less imperfect notes taken at a high rate of speed.

In the discussion which followed, Mr. Tullios expressed his approval of the plan of using literary selections for dictation, as, in that way, pupils who lack the advantage of training in English may secure such, in a measure, while acquiring facility in shorthand writing.

Mr. H. A. Hagar believed that repetition work should be confined mainly to the early stages of the study.

Dr. William Bridge, of New York, emphasized the importance of reading everything that one writes in shorthand, giving an account of his

method of so doing during his early life in the shorthand field.

Suggestions were made by various speakers in regard to reading back notes in class, allowing a student to read until he makes a mistake, then another taking up the reading, and so on. In regard to whether to dictate only as fast as a pupil can write or faster, Mr. O. H. White said that a plan which he had followed, which was pleasing to the pupils and productive of good results, was to dictate the matter to the class and watch one pupil during the dictation, reading a little faster than he could write, so as to cause him to work hard to keep up. Upon the next reading, watch another pupil.

"Getting Results in Spelling" was the important subject assigned to Miss Emma H. Hagenstein, Cedar Rapids Business College, Cedar Rapids, Iowa. Ways and means of overcoming the difficulties which beset the path of the teacher who would graduate stenographers who are good spellers were suggested by the speaker. The battle would be half won, if the student could be made to realize the important part spelling will occupy in his career. A few rules should be learned, the arrangement of letters in words spelled irregularly noted, and an endeavor made to associate the meaning of the word with its appearance. Pronunciation and enunciation are especially important.

Upon the subject, "Model Office Training," remarks were made by a number of members. Mr. E. E. Merville, of Cleveland, stated that the use of the telephone is a subject which is neglected by a great many schools, and he considered it important that students be taught how to operate a private exchange.

Mr. Walker described Friday afternoon trips upon which he takes his students to visit various manufacturing establishments, where the students receive information in regard to the business carried on by the concern. Among the various subjects to be studied in office training were mentioned the use of the addressograph, the mimeograph, the phonograph, the multigraph, the duties of a head stenographer in assigning work to others, the care of the typewriter, and practice in taking dictation of letters direct on the machine.

THURSDAY MORNING.

Thursday's program was opened with an interesting paper upon "A Day's Work of a Dictation Class," by F. M. Van Antwerp. Mr. Van Antwerp described what he thought to be a reasonable amount of work to set before a student, upon the completion of which he would have advanced one day nearer his goal. A weakness found in most shorthand



schools is that there is no well-defined systematic course in dictation. The object at which we aim is to train our pupils to do a day's work in a day, six days in a week. The ability to do an average day's work is not sufficient. If they are to "make good", they must be able to do a heavy day's work. The most important thing for a stenographer to know is "words." He may know all the principles and all the word signs; yet, with all this technical knowledge of shorthand, be an utter failure as a stenographer, unless he knows the use of words. Our graduates can not know too much of the English language.

At this point, Mr. Rose, of Chicago, announced to the assembly the sad news of the death of the venerable pioneer shorthand writer, Mr. Benn Pitman, and a motion was made that the President appoint a committee to draw up suitable resolutions, which was done, Dr. William Bridge, Mr. Rose and Mr. John R. Gregg composing the committee. Later in the day, the resolutions were submitted, to be sent to the relatives of Mr. Pitman and spread upon the records of the Association.

"The Correction of Transcripts" was presented by Mr. A. N. Hiron, Gary Business College, Gary, Indiana. Mr. Hiron's agreed with previous speakers in regard to the importance of the transcript. Although many qualifications enter into the making of an ideal office assistant, it is safe to say that what the average employer wants most is that his letters shall be written with accuracy and dispatch. He wants no misspelled words in them and would have them properly paragraphed and punctuated. As it takes too much of the teacher's time to correct all the transcripts, Mr. Hiron now follows the plan of centering his energies on one representative letter, the pupils having no knowledge of what letter will be chosen. The first copy of the transcript is made from the notes, the second from the student's own correction, and the latter copy is handed in.

Miss Kate Browning, Evansville, Ind., was the recipient of many compliments upon the excellence of the paper which she presented upon the subject, "English that Students Like." In her opening remarks, she stated what is so apparent to the teacher who longs to impart a knowledge of English to those under his care, when she said, "Some students seem born with good English, some may acquire it, and some must have it thrust upon them." She recalled the reign of the old grammarian who told us in 243 rules in one textbook how to speak and write our own language correctly. As we make the matter of telephoning easy, so



J. WALTER ROSS, Sec., 1910-12,
Wheeling.

the carriage of expression in which our thoughts ride moves more easily and readily by frequent use. The English that pupils like is the language in which they think. We may be sure that, so long as we teach only words and group of words, the pupil is not interested.

Mr. Tulloss presented the report of the committee of one year ago appointed to investigate the matter of the revision of the typewriter keyboard, and recommended to the Association that as many members as could do so would transpose the letters "a" and "j" upon their typewriters and report as to the result. A number of members present signified their willingness to do this. It was decided that a request should be made of the editors of the different periodicals that are read by the members of the Association for a page of space a month for a few months, in which results might be presented.

Mr. H. L. Andrews occupied the last few minutes of the session in explaining to the members a system of class instruction by means of a chart, which he has used in teaching shorthand and which he finds invaluable. The shorthand characters are placed upon his charts by means of rubber stamps. The students have a picture of the characters before their eyes and grasp the subject very readily.

FRIDAY MORNING.

"The Importance of a Right Beginning in Typewriting," by D. L. Hodson, opened the program. Mr. Hodson stated that, in his opinion, the importance of a right beginning in anything could not be overestimated and this was especially true in the matter of typewriting. It is of the utmost importance that the student in typewriting should form correct habits at the very beginning of his study; otherwise, time must be spent in breaking the iron grip of wrong habits and then the correct

habits must be learned. Nearly all poor typewriting is the result of wrong muscular habits. It is little short of criminal to allow a student to practice without giving him the right kind of instruction, and it is important that the teacher of typewriting be firm and kind.

Mr. Gregg stated that there is a greater demand for good teachers of typewriting than for any other kind of teacher. In his opinion, teachers who will qualify themselves in this particular branch of teaching will be eagerly welcomed by school managers.

Miss Horner suggested that one reason why results are not obtained in typewriting, might be that the principles of the other departments frequently do not recognize the value and necessity of the typewriting department and that it should be accorded the same importance as the others.

Mr. C. V. Oden spoke very strongly in favor of insisting upon accuracy from the very beginning, even though the first lesson should require a week's practice.

Mr. Dement said that he thought pupils should be kept working at their highest capacity all the time, both in shorthand and typewriting, and yet should be held to strict accuracy.

Mr. Raymond P. Kelley emphasized the need of evenness of touch in writing on the typewriter, keeping the carriage moving steadily, whether at a moderate or high rate of speed.

The appearance upon the platform of Miss Gertrude O. Hunnicutt, of Evansville, Ind., to deliver her paper upon "Method of Arousing and Maintaining Enthusiasm," was the signal for a hearty clapping of hands.

Miss Hunnicutt stated that, before a teacher can show the way, he or she must be filled with the divine fire of interest in, and regard for, each pupil individually. The teacher must draw near to the pupil, must even study his environments and home influences. As genius is the capacity for taking infinite pains, we know that every individual has some degree of genius, which can be elopded to a far greater extent. The teacher, as the one who shows, should become the active power that keeps the capacity in a state of activity which means growth. First, there must be a foundation deep and broad for the ideal or goal toward which we are aiming. This can be no other than perfect work. Such a foundation can be laid by relating the achievements of others, by revealing a sympathy or understanding of the discouragements of the pupil. If a teacher becomes a slave to the drudgery of teaching, looking after the details of the cor-



“LUNCHEON, NATIONAL COMMERCIAL TEACHERS’ FEDERATION, CHICAGO”

rection of the written work, in a very short time the sensibility of vital things, the soul of the work, will be so dulled that, eventually, all sight of the individuality of the pupil is lost, and the teacher becomes a mere automaton.

Mrs. Kelley suggested that Miss Hunnicutt should be sent out on a missionary trip among teachers, to

show them how to avoid spending so much time in the correction of papers.

Mr. White said that the two distinct lines of practice should be followed, one of matter which has been practiced until every outline is known thoroughly, to bring the hand movement up to the highest possible speed, and the other to enable one to construct outlines when he encounters

new or strange words.

The election of officers resulted in the selection of Mr. H. A. Hagar as President; Miss Hattie Cook as Vice President; and Mr. J. Walter Ross as Secretary. The Shorthand Teachers' Section is thus left in the hands of capable and efficient officers, and a large attendance next year will be expected.



DECEMBER 29, 1910, TENDERED BY REMINGTON TYPEWRITER COMPANY."

**Report of the
NATIONAL HIGH SCHOOL
TEACHERS' ASSOCIATION.**

BY FRANK E. LAKEY, BOSTON,
MASS.

This Section, only five years old,
grows at the rate of thirty-three and

one-third per cent each year. The membership at Louisville was 82, at Chicago 115, at Spokane?—wait and see.

President A. H. Sphroul of Indianapolis, described the High School teachers as the original insurgents, who because of the dissatisfaction of the people with the blunders of the educational oligarchy, were leaders

in the new education. The result is usually a year round fight. Mr. Sphroul quoted from leading educators and described the "who, why and where" of educational theories. Dr. Snedden, State Commissioner of Massachusetts, divides education into fundamental, vocational and liberal. The emphasis today is on the vocational. The

commercial course of the future will attract more and more attention.

A letter of sympathy was sent Col. J. T. Gaines of the Commercial High School, Louisville, who was confined by severe illness at his home.

Mr. Guy D. Miller, for the Course of Study, reported that on a scale of 100 points, high schools divided the course, so English had 100, Book-keeping 78, Shorthand, Typewriting and Mathematics, each 75 and the other studies much less.

"Shorthand," was discussed by Grover G. Thomas, Detroit, under the heads: Value in High School, how much, efficiency required, higher qualifications required of teachers. His paper was stimulating and thoughtful.

"Typewriting," caused H. G. Spillman, New York City, to say that the machine was as unknown to the average pupil as a torpedo boat. "Know thy self" may well be changed to "Know thy machine."

"Penmanship" was declared by A. N. Palmer to have more power to aid the course than any other subject. Accurate writing is the principal evil. The printed model copy invites the pupil to draw slowly.

The confusion of a section to the right of us, the confusion of a section to the left of us, and chatters behind us destroyed much of a really excellent paper on "Commercial Law," by W. J. Lindsay, Englewood High School, Chicago.

On Wednesday one of the strongest papers or talks of the whole convention was given by Principal Wm. B. Owen, of the Chicago Normal School. He asserted that there was the same educational view point held by teachers of commercial branches as that held by other teachers. Any education worth while ought to have for its primary aim the equipment of the pupil for the largest possible usefulness in life. You have the advantage as you are in touch with the immediate needs of life. There never was a time with as much backing in the best thought of the day for your work as now. The colleges have changed from regarding your work as sacreligious and are now exerting themselves to the utmost to build up business schools. You must distinguish between making a tool of a pupil and educating a human being. Do what you do *thoroughly* so it is usable. The sense of mastery is the best thing you can give a pupil.

How can this be done?

1. No education which does not put a boy in to his job is worth while. The higher education recognizes the value of making the conditions of teaching as nearly like real conditions of life as possible. Note the usages in teaching medicine, industrial chemistry, testing of steel, coal, etc. Are you keeping up with commercial conditions in the world?—with systematizing?

2. Put the boy into his world. It is the right of every boy to have the education which will introduce him to his world. This is the work of educators, not of mere teachers.



W. H. SHOEMAKER, Pres., 1912.
Chicago.

3. Give the boy some idea of how the world came to be what it is. The history of politics and instructions is good. Another kind of history is just as valuable and more ennobling, the history of commerce. When Italy had the commerce of the Mediterranean Sea by the throat, we had the Italian Renaissance. When she lost that grasp, the Renaissance died. The same is true of the stock yards of Chicago.

1. Put the boy into the present day world. No man who ever lived was as little as his job.

It is the business of the public schools to teach what is right in the civic life and how to overcome what is wrong.

It is not so much what we study as how we study it, that makes our work educational, that makes our point of view, our interpretation.

The success and progress in the long run depends on the people in a country and not on those outside. We need both 1, efficiency and 2, broad, high liberal minded education.

On the announcement of the death of Benn Pitman, a committee to draw up resolutions was appointed as follows. W. A. Hadley, W. H. Shoemaker and J. A. White.

Mr. Edwin G. Howe, Chicago, gave a most interesting talk on Commercial Geography, illustrating his telling points by charts, and hundreds of specimens in small compass. His talk was extremely useful.



W. A. HADLEY, Chicago.

Mr. Hadley of Chicago said:

The Study of Commercial Geography is the most broadening subject of the Commercial Curriculum of the High School. The term is of recent origin. Commerce goes back to the dawn of history. Geography was taught as early as schools existed. The combination "Commercial Geography" has been used hardly more than ten years. It exacts tribute of all the sciences and all the arts, and its object is to help the boy fit himself into his environment, to open the way to him by which he may earn his living and deliver his happiness.

At the present time we are far removed from hand work, and the boy is far removed from the material and processes, which enter into the most common objects of daily life. It is the purpose to help the pupil come in contact with material of commerce, observe the processes of manufacture, become familiar with the process of transportation and distribution, and something of the people who consume the products.

The subject is grandly inspiring and demands the use of books and magazines, maps and charts, specimens, museums and visits to shops and mills, and nature's sources of her treasures.

Lewis F. Post, Editor of the Public, Chicago, discussed "Economics in High Schools" in a vigorous and original manner. Political Economy underlies the Philosophy of Business in a broad general way, if by business we include all the useful work in the world. The bank is the clearing house for the nation. The things really traded are goods. Production includes all the industrial transactions of the world. Distribution is the assigning of others. Business is both production and distribution.

The officers elected were President W. H. Shoemaker, Chicago, V. President, Karl Von Ammann, Wabash, Ind.; Secretary, Mary E. Sullivan, Indianapolis; Member Ex-Com. A. H. Sproul, Indianapolis.

The Friday session was a joint session with the Business Teachers the President of the latter session, G. A. Robertson, presiding. Mr. S. H. Goodyear, Cedar Rapids, Iowa, read a thoughtful paper on "What Knowledge of Bookkeeping Should Be Guaranteed by a Diploma?" The supply of ordinary clerical bookkeepers is greater than the demand, the supply of accountants is much less, while experts for inspection and auditing, especially for city, state and nation and consular series is still less. The standard should be high and the training real. The by-products are drill in business forms and business initiative.

Rev. N. J. Corley, DePere, Wis., in discussing "How Far Should Technical Distinction Be Made in Bookkeeping?" deplored the lack of clearness in definitions used. By vote of the Association, publishers were asked to use the definition of Interest given in Webster's Dictionary.

Mr. Seymour Walton of the firm of Walton, Joplin, Langer & Co., Public Accountants and Auditors, Chicago, read an intensely interesting paper on the Progressive Evolution of Bookkeeping from Elementa-

(Continued on page 30)



G. A. GRUMAN, Pres., 1910,
Minneapolis.

Report of the BUSINESS MANAGERS' AS- SOCIATION.

BY P. S. SPANGLER, DUFFS COLLEGE,
PITTSBURG, PA.
DECEMBER 28, 1910.

President G. A. Gruman's address was carefully prepared and a forceful expression in behalf of a higher standard for Commercial Schools. In substantiation of his position he presented the opinions of a score or more of the leading Business School men of the United States. This collaboration from the leaders of our profession evinced a desire for a higher educational and training standard for our schools, to the elimination of the pecuniary sense which now is so prevalent among many managers.

The report of the Secretary-Treasurer for the fiscal year shows the Managers' Association to be in favorable financial condition. This report outlined the difficulties encountered in endeavoring to secure a Universal Keyboard for Typewriters, so as to facilitate the teaching of Touch Typewriting. Considerable discussion followed the report, with no definite result.

An interesting discussion followed M. H. Lockyear's paper, "Tuition Rates on a Business Basis." This paper was good, hitting the mark on this important subject in every sentence. Every School Manager should make it an early part of his 1911 reading.



J. D. BRUNNER, V.-Pres., 1912,
Indianapolis.

All School Managers are interested in an increased enrollment. The true means of securing this was thoroughly brought out by B. F. Williams, of Des Moines, Iowa, who has followed the plan he advocated in his paper, "Legitimate and Successful Ways of Increasing Enrollment," and make good.

Mr. A. F. Gates' paper "Should the Association Employ a Paid Secretary," engendered considerable discussion, but all seemed to concur with Mr. Gates' careful analysis of the situation and recommended immediate action toward securing a paid Secretary. This resulted in the appointment, by the chair, of a Committee, to draft Resolutions relative to a paid Secretary. The Committee consisted of A. F. Gates, B. F. Williams, J. F. Fish, E. M. Huntsinger and C. L. Trenary. Friday morning, the Committee reported, recommending the employment of Mr. A. F. Gates, Waterloo, Iowa, Field Secretary for the coming year; also outlined the line of operation to be followed by the Field Secretary. The report of the Committee was approved and accepted. Today Mr. Gates is our active Field Representative, and the members of the Association will soon be aware of his activity in behalf of Commercial Education. This action on the part of the Private School Managers' Association must mean much to the membership financially as well as professionally. To my mind it was the most important action of the Convention.

Mr. L. L. Williams struck the right chord in his paper, "Proper Relations of Private and Public Commercial Schools." Too frequently have our Conventions given expression to criticism of the work of the Public School. This pa-



A. G. MINTER, V.-Pres., 1910,
Atlanta.

per argued for the most friendly and cordial relationship between private and public schools and how the private school must be the gainer by its friendliness.

"How To Improve Our Schools" by J. P. Wilson, Spokane, Washington, was a strong manuscript on school improvement by raising the teaching standard, a more modern and complete equipment, and the importance of laws of sanitation.

"How to Advertise a Business College" was full of practical suggestions, for advertising a school, by Arthur G. Minter, Atlanta, Ga. His extensive experience in the general advertising field makes his paper real valuable to the Manager in presenting his school to the public.

The last paper of the Session was by Col. Geo. Soule, "The Good of the Association." It was of the same high class nature that marks all the work of Col. Soule in our convention. The two addresses of this dean of Commercial Education were worth the expense of attending the Chicago Convention.

The officers elected for the coming year were: President, B. F. Williams, Des Moines, Iowa; vice president, J. D. Brunner, Indianapolis, Ind.; secretary-treasurer, P. S. Spangler, Pittsburgh, Pa.

The addresses, the papers, the discussions, the practical conclusive action, and the good fellowship manifested I believe mark the Fifteenth Annual Convention, as the most effective for direct results that has heretofore been held.

The complete record, which will be ready for distribution in about a month, will contain verbatim reports of all addresses and discussions. The progressive school man will anxiously await the pleasure and profit of reading it. All members will be furnished with copies free.



B. F. WILLIAMS, Pres., 1912,
Des Moines.



P. S. SPANGLER, Sec. Treas., 1912,
Pittsburg.



M. H. LOCKYEAR,
Evansville.



Federation Report—Continued from page 21.

ulation as the only way to raise the standard and rates of the commercial school. The matter was referred to the General Executive Board.

The new President was escorted to the platform and welcomed by the retiring President as "Dear Sir and Dear Friend—there is no man to whom I would so gladly give way as President as to yourself."

A rising vote of thanks was given President Spencer for his efficient labors.

Thus closed a Convention which for activity, harmony and freedom from outside domination; for excellence of papers and discussions; for enjoyable arrangements; will seldom be equalled. The inconveniences were borne gladly and the well known Chicago hospitality created a sincere feeling of democratic good fellowship.

Business Teachers—Continued from page 23.

point, and many of them really astonishing. His pupils are wonders in mental arithmetic. But this is not surprising, since they have such an accomplished teacher. Great things are expected from Mr. Walks; and being now at the zenith of power in the business section, he is in a position that permits a wide scope for the exercise of no ordinary administrative talents.

The following officers were elected: Mr. G. H. Walks, Evansville, Ind., president.

Rev. N. J. Corley, St. Norbert's College, West Depere, Wis., vice-president.

Mr. F. W. Evans, Chicago, Ill., secretary.

High School Report—Continued from page 28.

ry Single Entry to Modern and Advanced Double Entry Methods." He first gave a historical sketch. He

then treated the matter so thoroughly and logically that an abstract would not do the paper justice.

"Cost Accounting" by Charles A. Hennecker, of the Public Utilities Commission, investigating the cost of Gas and Telephone Rates in Chicago University, was shown to require an interlocking system affecting every account monthly and affecting a general balance of the whole accounting system. The object is to obtain accurate costs of every article manufactured of each process and of every part. There is no standard for outlining a cost system. We must show 1, Cost of Production; 2, Inventory; 3, Sales; 4, Profit and Loss. The proper organization of the help in the office and factory is absolutely necessary. The view point of the speaker was that of the systematizer.

The last speaker was Mr. G. H. Walks, Evansville, Ind., who discussed "To what extent should Rapid Calculation be taught; and what attention should be paid to Mental Arithmetic?"

The speaker defined his subject carefully and showed the difficulty of arriving at a clear idea of what Rapid Calculation really is. He used many examples to enforce the points made.

The excellence of the High School program is chiefly due to the efforts of the chairman of the program committee, W. S. McKinney, Englewood High School, Chicago.

SPOKANE CHAMBER OF COMMERCE

SPOKANE, Jan. 5, 1911.

EDITOR BUSINESS EDUCATOR,
Columbus, Ohio.

Dear Sir:—Have just been informed that the Gregg Shorthand Association will meet in Spokane with the Federation and that a movement has been started to have all the commercial associations come here at the time the Federation will hold its convention.

This is a first class idea and if the plan is carried out, it will result in the convention in Spokane being the greatest convention of commercial educators in the world.

The convention will be held here in one of the finest high schools in the United States. There will be plenty of room in the building for all the associations.

You "struck oil" when you selected Spokane for the next convention city and you will realize this more and more as the time passes. *It's well make it so interesting for you in Spokane that you will desire to meet here every year.*

Yours very truly,

R. J. MACCLEAN.

On Wednesday, December 31, 1910, Prof. G. H. St. John, proprietor of the Warren, O. Business College, passed to the Great Beyond. He was born July 11, 1847, in Eden Valley, Erie County, N. Y. After securing a good general education, he graduated at the Bryant & Stratton College, Meadville, Pa. In 1897 a branch of the Bryant & Stratton school was opened in Warren, and Mr. St. John was sent there as principal, remaining at the head of the school, which was incorporated last year, until his death. He was married in 1873 to Miss Della Skelton, of Crawford County, Pa., who died in 1905. December 24, 1908, he married Mrs. Flora Reischman, of Youngstown, who survives him. Mr. St. John was a genial christian gentleman and a hard worker for the betterment of commercial education.

THE E. C. T. A.

The meeting of the Eastern Commercial Teachers' Association will be held this year on April 13, 14 and 15. The Executive Committee has found it necessary to announce a change in the place of meeting from New Haven to Bridgeport. The Committee found, very much to its regret, that there were insufficient satisfactory hotel accommodations at New Haven for the members who would attend the Convention.

The Hotel Stratfield, at Bridgeport, has been selected as the headquarters. The rates are \$1.50 for each person, two in a room, with private bath, or \$1.00 each in rooms without bath. Considerable progress has been made on the program, and it is hoped that it will be possible to publish it in the next issue of the magazines.

Two innovations have been adopted: (1) Discussions shall be held, not after each paper, but at the close of each meeting, when time will be reserved for discussion upon the paper or papers which the Association desires at that time to consider. (2) An abstract of all papers presented will be printed in the program, and it is believed this abstract will be of much help to the members, and will also tend to encourage discussion.

It is hoped that commercial teachers will make a note of the dates for the Convention, April 13, 14 and 15, and will reserve their accommodations at the Hotel in advance.

EDWARD H. ELDRIDGE.



H. M. ROWE, Baltimore



W. O. JOENS, Des Moines.



ALMON F. GATES, Field Sec. Managers' Assn., 1912, Waterloo, Ia.

ACCOUNTANCY

C. C. JONES, Dunkirk, N. Y.

Teacher, Public Accountant and Auditor.

INVESTMENTS.

Several correspondents have asked me for an opinion regarding investments and for a comparison of the various forms which are offered to the man of limited means. The recent articles on Mutual or Co-operative Loan Associations brought the question home to many who are desirous of laying something aside for a rainy day.

I have been asked to compare Life Insurance to Savings and Loan Associations. Take, for illustration, a young man of twenty, who can obtain a twenty year non-participating endowment policy for about \$45.00 or a participating policy for from \$48.00 to \$50.00. At the end of twenty years, he can withdraw his money or he can have a new policy issued for an increased amount if he is in good health, the principal payable at his death. There are several options given him, but they all amount to the same. These life insurance rates and options are all figured as accurately as flite mind can grasp the infinite, and no matter what form of policy or option you take, the company assumes the same risk, with this exception, that in order to obtain the cheaper forms of insurance, you must pass a more perfect physical examination.

The expert actuaries take thousands of cases and trace their life histories, then they average them and determine how long the average individual has to live, making certain allowances. Every insurance agent has a table of expectancies, and if you are not easily convinced, he can turn to the proper table and tell you just how long you ought to live. Then he can refer to his rates and show you that the company figures them to take care of the Legal Reserve, his commissions, the expenses of the general and branch offices, the cost of collecting the renewals, and then they add enough to cover all contingencies and extraordinary expense, also to pay large salaries to the officials as was shown in the Inquiry which was conducted a few years ago by present Justice Hughes.

If the insured pay his premiums for 20 years, the total payment will be about \$900.00 on the first mentioned policy and he will receive a stated \$1000 or a profit of \$100. Were he to put this same amount of money into a savings bank, interest compounded at 4 per cent, he would have nearly \$1400 at his credit.

There is an element of chance in Life Insurance as a man may not outlive his endowment period. If he does not, his heirs receive the full amount of his policy, but in the savings bank method, they receive only the amount of principal and interest to his credit.

It is my opinion that every man who has any one, in any way dependent upon him, should carry a reasonable amount of life insurance, but I further believe that the only good plan to follow is to carry either a limited payment or a whole life policy depending upon conditions. Then after you have made provisions against disaster, invest your own money as you see fit. I never could see any good reason for paying my hard earned dollars to maintain a fine establishment and to furnish elaborate banquets of good things from which I could pick up only the crumbs.

The man of twenty can carry a 20-payment life policy for about \$24.00 a year. This would cost him about \$480 and at the maturity, he could cash it for practically \$400. His other \$20 or \$21 a year deposited in the savings bank would amount to nearly \$700 at only 4 per cent.

It is admitted by Insurance Companies that they can carry such a risk at \$10 or \$12 per year and they will sell you term insurance at this rate

if you insist upon it. Take some of this form and put the other \$25 in the savings bank and in 20 years, you will have nearly \$1100 to your credit and will also have had the protection for your family.

The agent of the Mutual Life Insurance Companies will tell you of the fabulous dividends that they have paid on their policies, but make them show you the proofs of what they are doing this year, taken from actual settlements. I have had personal knowledge of a number of settlements that have been made late years, and in some cases, scarcely more than the face of the policy was actually paid. If you insist upon taking a flyer at this "pig in a poke," at least get an annual dividend policy, and know annually, what you are credited with in the way of earnings. New York state has abolished the writing of the old deferred dividend policies, as they gave too great an opportunity for frenzied finance.

Let us consider the Loan Association in which you deposit 10 cents a share per week. If your association is properly managed, your shares will mature in from 13 to 14 years, and at a cost of \$52 per year per thousand, you have an investment of about \$700 to \$725 which repays you \$1000 in cash. One great advantage of this is that you are always in control of your money and can withdraw it or transfer it at your own convenience.

If you can save more and can deposit \$5 weekly in such an association, in ten years you can have \$3400 or \$3500 and at maturity of your shares you have \$5000.

Loan Associations properly managed pay better than the 4 per cent. savings banks and are as secure. Notice that I say "properly managed" and by this is meant that each shareholder should constitute himself a committee of one to look into the affairs of his association and no association should be allowed to run without periodical examinations by local auditors who are thoroughly conversant with the local situation and well enough acquainted with the Real Estate covered by the loans made on mortgages. The examinations made by the State Banking Examiners are all right as far as they go, but these officials can have no local knowledge, and their examinations cannot go

into details that will be covered by a special auditor.

This is a field for the commercial teacher who has made a study of Auditing, and if the matter is brought to the attention of the officials of the associations, they will have the audit made for their own satisfaction as well as for the feeling of security it will give the public with whom they are dealing.

As to the investment of the funds which have been accumulated by the above or other methods of saving, many opportunities are offered and every day we see articles in the public press telling the story of the rainbow chasers. Generally, the alluring advertisements of fabulous dividends come from the offices of professional promoters and are of the sort that the Postoffice department is at present investigating and closing out by fraud prosecutions. When one has a few hundred or thousand to invest, it represents the savings of years, and care should be exercised in putting it out. If you will look up the laws governing the investment of the funds of saving banks, you will find that a certain issue of the State and Municipal Bonds are designated and while they do not pay a large rate of interest, they are safe and you are reasonably sure of your savings. Bonds are generally issued in denominations of \$1000 and multiples, but this is not always the case and you may find good issues in lower denominations. If you want bonds, ask your banker to give you the names of some reputable Bond Houses to whom you may write for information, and you will find them ready to give reliable information and handle your business even for a small investment.

Your local municipal bonds are a good investment and you will have the pleasure of knowing that you are doing something for your own city.

As to mortgages, a first lien on desirable property is always safe, provided it is for not to exceed 60 per cent. of a fair valuation. Be sure that your mortgage includes insurance and full tax clauses. In New York State, money can generally be had at 5 per cent. on good improved, city real estate, although there are many lenders who place all they want at 6 per cent. In loaning money, it is always necessary to know your debtors, his character, reputation and financial standing.

Some investors buy stocks listed in the New York Stock Exchange, but the man of limited means can not afford to take the chances that always exist. Here the element of speculation is always present and once in this "game" there can be only one ultimate end. It is true that in times of depression, there are some great bargains in stock and large profits are made by holding for the rise, but few men know when to stop. If this were not true, suits on "Change" would not be selling for nearly \$100.000.

*The Phonographic Institute Company
announces with deep regret
the death of its Founder and President
Bonn Pelman
at his home in Cincinnati
Wednesday, December twenty-eighth
nineteen hundred and ten
in the eighty-ninth year of his age*



ARITHMETIC

J. H. MINICH,

Eastman College, Poughkeepsie, N. Y.

TEACHING RAPID ADDITION.

In my introductory article, I referred briefly to the importance of being well grounded in arithmetic. No other branch of study is more important from a practical point of view; and when we consider the study of arithmetic as a means of developing mental power, we are led to conclude that it should occupy a most prominent place in the public school, the academy, and the business school.

RAPID CALCULATION.

In connection with a general course in commercial arithmetic which should include a review of the fundamental operations, common fractions, decimal fractions, bills and accounts, a working knowledge of weights and measures, mastery of percentage and its applications, interest and all other important practical subjects there should be frequent drills in rapid calculation. The exercises should be based upon some well defined plan, so arranged as to make the subjects for rapid calculation fit in nicely as reviews on subjects already covered by the regular class in arithmetic.

Ten or fifteen minutes a day could be spent very profitably upon rapid work. The drills should be oral or written, or may be both oral and written, depending upon the nature of the subject. The oral drill is to be preferred when it can be used advantageously.

RAPID ADDITION.

It is a modest statement to say that a great portion of all the work done by bookkeepers, accountants, and auditors, in which figures enter, is addition. The success of any one in a clerical position in which arithmetic plays an important part must, therefore, depend largely on his ability to add not only accurately but rapidly as well.

There is only one way, it seems to me by which a person of average ability can quickly learn to add rapidly and accurately; and that is by persistent, painstaking, systematic practice upon carefully prepared exercises with the determination to succeed. To the average mortal, any mental acquisition worth having costs labor, and the student must be willing to pay the price for it.

TEACHING RAPID ADDITION.

One of the best methods of teaching rapid addition, I think, is to have the class that there are only forty-five possible combinations, or groups, of two figures each. When this has been done, arrange the combinations upon the blackboard in five rows of nine groups in each row, being careful to see that the sums of the groups are as irregular as possible. Then take a pointer and drill the class on the first row until the combinations can be given (read by naming the sum of each group) very rapidly. Then take the second row of nine in the same way, and when mastered, drill the class upon the first two rows until the groups of the two rows can be given in about ten seconds. In the same manner drill upon each succeeding row until the combinations can be given instantly. Then drill upon the entire list of forty-five combinations, forward and backward, upward and downward, until they can all be given within thirty seconds, and by each member of the class. Hold to accuracy, from the start. The combinations should be given in concert at first, and then individual students may be called upon to name, or read, the groups as rapidly as pointed out.

It will be necessary for some of the students to put special work upon the exercise and they should be encouraged to do so. The student must learn to recognize at a glance the sum of each group. Thus, instead of looking at 5 and 7 as distinct figures, their sum, 12, should be seen with the readiness that we pronounce the word "twelve" from a mere glance at the word. Make haste slowly here; but make haste.

If the list of combinations has been thoroughly learned, the students can tell at a glance the sum of any two figures. But "practice makes perfect," and practice is needed to acquire speed. The teacher should now place upon the blackboard an exercise of groups of two figures each, arranged in columns, the sum of no group being greater than four. The teacher can determine for himself the number of rows and groups in each row. I prefer for convenience to make each exercise consist, at least for a time, of five rows of ten groups each, and arranged as shown:

(Ex. 1)

1	2	1	2	1	2	3	2	1	
1	2	1	1	2	2	1	1	1	3
2	1	3	2	1	3	1	2	3	1
1	2	1	2	3	1	2	1	1	2
1	2	1	2	1	3	1	2	1	3
2	1	2	1	3	1	2	2	1	1
1	2	1	1	2	2	1	2	1	1
1	3	2	1	3	1	3	1	2	2
3	1	2	2	1	3	1	3	2	1

The class should be drilled upon these groups, up the first column at the right, down the second, up the third, etc., until the fifty combinations can be given in about thirty seconds.

tions can be given in about thirty seconds. When this can be done the class is now prepared to practice adding the columns by adding the groups. Thus, beginning with the first column and adding upward, say, 5, 9, 12, 16. Write 6, and carrying 1 to the next column, say, 5, 8, 10, 14, 17. Write 7 and carrying 1 to the next column, say 5, 8, 12, 15, 19. Write 9 and carry 1 to the next column, etc., until the ten columns are added.

The members of the class should copy the exercise from the board, or write it from dictation, and practice upon it until the addition of the hundred figures, by adding the groups, can be made in about a minute.

In a similar manner other graded exercises should be prepared and practiced upon, each exercise being a little more advanced than the preceding. Thus, the second exercise may include group sums from 2 to 5; the third from 2 to 6; the fourth from 2 to 7, etc., until the most difficult exercises of two figure groups are reached—those in which the groups are composed only of the higher digits and yet aiming to have the additions made in about the same time as was required to add the exercises of low group figures. In all additions the greatest care should be taken for accuracy.

After the first two or three lessons, the exercises should be prepared by simply writing ten figures in each column, making the spaces the same between the figures in each column. Drill the class on grouping as before, and when this can be done within half a minute, then add the columns by adding the groups as was done in the first exercise. Practice adding the columns of each exercise until all can be added in about a minute.

After the class has had considerable practice in rapid addition, the exercises may consist of five columns of twenty figures in each column or even of larger columns if preferred.

As has been seen, the object is to learn to add rapidly two figures at a time; and to do this, the student must be able to recognize the sum of any two consecutive figures at a glance. There are those who may be able to recognize at a glance the sum of three or even four consecutive figures; but until able to do so, the class and teacher can afford to be contented with the rapid adding of two figures at a time.

(To be continued.)

Business English

LOUIS J. MAGENIS,

Eastman College, Poughkeepsie, N. Y.

A PLEA FOR THE "CASE" METHOD OF INSTRUCTION.

When I say to our office boy: "Run over to Smith's, get a gross of pens and have them charged"—that interesting youth may be depended upon to carry out my instructions swiftly and to the letter unless (an inconceivable occurrence!) temptation too hard to resist should force his steps from the straight and narrow path leading from our office to the stationer's. Now although in the course of time our office boy will be looked upon as having developed in our employment and will be promoted accordingly, still I personally have no delusions as to the exact nature of the relations existing between James and myself. I am not the "leader out" of James' youthful mind, nor is he under obligations to me for any sage councils or shrewd observations which may fall from my lips into his ever open ears. No, gentle reader, when I despatch my young Mercury for pens, I am not teaching him the Art of Buying; when I find if Jones needs more goods, I am not teaching him Salesmanship; when I impress him with the fact that book agents must never see

the inner office, I am not giving him a lesson in Diplomacy. I am merely using James' intellect as the vehicle of my thoughts, and since in as far as I do this, I am under obligations to him, so when Saturday night comes, James receives his reward, greater or less, according to his deserts. If, in the course of time, through observation, intelligence and native ability, James does actually acquire business accomplishments, he may thank himself for what he knows, not me.

The only thing which makes me doubtful of correctness of my conception of the existing relations between James and myself is the wide circulation enjoyed by certain textbooks on Business Correspondence which are manufactured on the principle that art of teaching consists in compelling some one else to repeat what you have said. As an illustration I take the following exercise, quite typical of all the textbooks of this class:

"Address a letter to the Secretary of the Board of Education, San Francisco, Cal., making application for a position as principal of a grammar school. You are qualified for the position intellectually as attested by a diploma from Amherst College, and a Doctor's Degree in Philosophy from Harvard University; morally, as at-



tested by an upright life to which all who know you can testify; practically, as attested by eight years' service in the schools of Boston. Give three names for references as to your ability, proficiency and success. Close with thanks for any consideration your letter may receive."

When I know that thousands of people are paying for instruction of this kind, I feel an inclination to charge James tuition fees instead of paying him a salary. For I feel quite sure that while, with the above data at his disposal, James is fully equal to applying in an adequate and becoming manner for the principalship of a grammar school (diploma from Amherst and Doctorship of Philosophy thrown in), nevertheless he derives far greater educational profit from running our errands and filling our ink stands. Indeed, the sooner we revolutionize the teaching of Business Composition and consign most of our standard text books to the rubbish heap, the better. Why should not the teaching of Business Composition revolve around the actual occurrences which call for correspondence in the ordinary routine of business, just as the effective teaching of Law centers around the actual cases brought before the Courts? Let the teacher discard text books if possible, give his class a case; that is to say, a complete and realistic account of the events which occasion the writing of any given letter, so that the student may have a real grasp of the situation, let him discuss with his class the policy to be followed, the etiquette to be observed, the usual practice to be followed in cases similar to the case in question; let him confer with his pupils as to the plan of the letter, draw individual students out as to the number of paragraphs into which it should fall, and the order in which they should appear; let them make suggestions as to the wording and as to appropriate terms of expression—let him do all this before he sets his class to the actual writing of the letter, and I guarantee that almost every one of his students will present for criticism not only an intelligent letter, but also a letter which will be the product of their own efforts, and which will bear the impress of their own individuality. Composition, whether business or literary, is not the recording of other people's thoughts, but the recording of one's own thoughts so as to convey them to others as clearly and as completely as possible. If daily from the beginning of his business college course to the end, the student were required to write a letter based upon an actual business occurrence which called for it, and under the guidance of a teacher capable of developing not only his powers of expression but also his business sense, and of familiarizing him with business etiquette, that student with the culture of the American business gentleman—I know that the business college diploma would receive far greater recognition in the commercial world than it does today.

Too often teachers of Business English strain at gnats and swallow camels. I have seen excellent letters condemned because the writer failed to place a period after an abbreviation, and I have seen execrable letters approved because the writer punctuated and spaced the Heading, Inside Address, Salutation and Close after the manner approved of by tradition. This is the inevitable result of placing the English work in the hands of incompetents, a thing which school proprietors for economical reasons are known to have done.

MR. CASSMORE REPLIES.

SEATTLE, WASH., 1-5-'11.
DEAR MR. ZANER:—I see the expected has happened in regard to my articles on business. In the January BUSINESS EDUCATOR some one complains that in November I showed business principles so deplorable and so lacking in altruism. Now this is a good world, on the whole, yet permits of such a thing in the southern cotton mills, an unspeakable atrocity; it permits of slavery, that hell of human greed. It permits many forms of villainy. Yet if one should explain how and why these things exist, the person who accused the speaker of endorsing them, would be lacking both in fairness and in the very ordinary intelligence. There are many things of this sort in our world as the writer refers to the principles mentioned. Hardly anything is as it should be.

I want to say as clearly as I can that there are many things in business of which no right minded person can approve. Even business schools, I understand, have not been wholly blameless. As I have before said, I shall tell of things as they are and hope that your readers will read carefully and each article completely, or not at all.

Yours truly,

M. W. CASSMORE.



Commercial Law

FREDERICK JUCHHOFF, LL. M., Ph. D.,

Chicago, Illinois.

BILL OF LADING.

A bill of lading is a written instrument, issued by a common carrier of goods, which contains an acknowledgment of the receipt of certain described goods for the purpose of transportation to a stated destination, and a contract to so carry and deliver such goods to the designated consignee upon the payment of the customary compensation for such carriage. They have the dual nature of a receipt and a contract. The name itself is derived from the fact that such instruments were originally issued by carriers by water; now, however, the term is applied to all such documents, irrespective of the mode of conveyance. Until recent years, no particular form was prescribed and each carrier adopted such form or forms as seemed to him to best meet the requirements of his particular line. However, in 1906 Congress passed a law prescribing a uniform bill of lading for all carriers engaged in inter-state commerce, which is now generally used in this country. This bill of lading is issued in three parts, known respectively as the Original, Shipping Order and the Memorandum. After the same is duly executed the Original and Memorandum are given to the shipper and the Shipping Order is retained by the carrier. The memorandum serves the purpose of a receipt and is kept by the shipper, while he mails the original to the consignee who must surrender the same to the agent of the carrier at the point of destination before the goods are delivered.

It has become the custom among large shippers to have their own bills of lading prepared, with their name and address printed thereon, so that it remains necessary for the shipping clerk only to fill in the name of the consignee, destination, name of carrier and description of goods to be carried; these are presented to the agent of the carrier for his signature. A distinction is made between "Straight" and "Order" bills of lading. The former, all parts of which are usually printed on white paper are used where the shipment is billed to the consignee direct; the latter form is employed in cases where the shipment in question is billed to the order of the consignee, who endorses the same over to whom he wishes to receive the goods, as in cases where a purchaser is found after the shipment is made. The parts of "Order" bills of lading are generally printed on colored paper, the original on yellow and the other two parts on blue paper.

As a receipt, the terms of the bill of lading may be modified or contradicted by oral evidence in a dispute between the original parties; of course, where the rights of bona fide third parties, who have paid for the goods represented, are involved, the carrier is estopped from denying the correctness of the statements therein made by him. A few English courts have made an effort to modify this rule in those cases where an agent of the carrier issued a bill of lading without having actually or constructively received the goods described, but most American courts hold to the doctrine that a common carrier, as any other principal, is bound by all acts of his agent which come within the scope of the agency.

Owing to the fact that the bill of lading contains within itself all the agreed terms of the contract of transportation, the courts will not receive oral evidence to vary or contradict the terms of the contract contained in the written instrument.

The contract for transportation being between the consignee and carrier, to which contract the consignee is not a party, it is generally necessary to bring a suit against the carrier to

enforce the terms of such contract in the name of the consignee, even though the consignee is the actual owner.

While at common law a contract of transportation could not be assigned and an endorsement of a bill of lading would operate merely to transfer the title to the goods thereby represented, the statutes of most states have given to a bill of lading a quasi-negotiable character by which it practically partakes of the nature of a negotiable instrument. It must not be inferred, however, that it has become negotiable for all purposes; for instance, a shipper can give no better title to goods represented by a bill of lading than he himself has, and a finder or thief of a bill of lading endorsed in blank can not confer a good title, even to an innocent purchaser for value. The only apparent exception to this rule is where a person purchases goods represented by a bill of lading which have been sold on credit to an insolvent vendee, which purchaser, if the transfer was made in good faith on his part, thereby takes a good title against the original vendor. The negotiability of a bill of lading is substantially that of a bill of exchange which in the past due, the transferee taking the title subject to all equities which may exist between the maker and other parties—with the one exception mentioned. In those states where bills of lading have been declared to be negotiable instruments, the possession of such bills of lading is prima facie evidence of the right to receive the goods represented, and a carrier must make delivery upon the presentation of such bill of lading to him; in the absence of notice, he is not liable where he delivers the shipment to a person who has secured the bill of lading through fraud or by other illegal means. Where the bill of lading is endorsed subject to certain conditions, the carrier must require the performance of such conditions before making the delivery.

A GOOD MOVE.

SPOKANE, Jan. 3, 1911.

EDITOR BUSINESS EDUCATOR,
Columbus, Ohio.

DEAR SIR:—The 41st annual meeting of the National Board of Trade will be held in Washington, D. C., January 17 and 18, 1911.

The National Board of Trade consists of the leading Chambers of Commerce. Its president is Hon. Frank D. LaLanne, Philadelphia, one of the leading business men in the United States.

The official program of recommendations and resolutions to be considered at the convention to be held in January has just been published and contains the following resolutions submitted by the Pittsburgh Chamber of Commerce.

"RESOLVED, that the National Board of Trade records its gratification of the marked improvement which has taken place in general methods of commercial education.

"RESOLVED, that it is the sense of the National Board that such instruction is desirable, not only in the higher institutions, but in public and preparatory schools, forming as it does the necessary part of the equipment of every business man."

I have thought this proposed action would be of interest to you. You can get a copy of the official program of the National Board by applying to the Secretary, Mr. Wm. R. Tucker, Bourse Building, Philadelphia. The writer is a member of the Council of the National Board of Trade.

Yours very truly,

R. J. MACLEAN,

Sec'y Spokane Chamber of Commerce.



SALESMANSHIP

HARLAN EUGENE READ,

Peoria, Illinois.



SALESMANSHIP ARTICLE NO. 6.

AT THE SIGN OF THE THREE BALLS.

We all have the faculty of measuring a virtue by its expression in dollars and cents.

I have been frequently asked by those of my friends who love Mammon and worship at the shrine where Midas breathed his last gold-throated breath, to express the value of the teaching of salesmanship in the diction of the Rialto.

That is all right. If people did not express their opinion of our schools in this same interesting dialect we would all be today keeping company with McGinty and the battleship Maine and wondering what had happened to us; for the private commercial school that cannot prove its case in terms of dollars and cents might just as well be endowed with a million dollars—it will be just as useless.

Money talks, Mr. Cohen. Let it now arise and testify.

In our school the day classes have averaged about sixty members each year, about half boys and half girls, except the first year when we found it a little difficult to get the girls interested, because they could not see, or did not see, the relationship of Salesmanship to letterwriting. The effect upon each of these young people, so far as tuition rates were concerned, was to lengthen their course about two weeks, thereby causing each one to pay about six dollars more tuition than he would have paid otherwise.

In the night school we have sixteen students, four of whom were taking the regular work of the school and did not have to pay extra for Salesmanship. The other twelve paid \$20 apiece for the course of 50 lessons.

Mammon has suggested to me since then that we should have had \$25 or \$30—but the point is, it is all clear profit. We will double the amount next year, and in a large city, say of one hundred thousand or more inhabitants, there is no reason why a class of 60 to 100 should not be secured every year.

Now, worshiper of Baal, let me express this for you in dollars and cents.

A class of 50 at \$25 apiece means \$1,250.

Unless you are different from most school proprietors you can teach the class yourself. That means \$1,250, profit. But suppose you only do one-half as well. There would be considerable in it then, and if you are so constituted that you will not teach Salesmanship, "unless there is something in it," let me remind you that regular, common, every day students pay your operating expenses and that the "specials" whom you secure by effort of an unusual sort, are the ones who bring you your surplus.

Or, as Marshall Field once put it to the Board of Directors of the Chicago Street Car Company, "The passengers who occupy the seats pay your expenses, and those who hold on to the straps pay your dividends."

Now, Shylock, let me present another argument.

Among the prospective patrons of your school there is a very extensive class of "strap-hangers." These are the young unexpurgated specimens with managerial aspirations who spurn the lowly business college because their minds leap forward with eager yearning to the President's chair, and they despise and ignore all intervening space. These young asteroids are not half bad students, sometimes, once you get hold of them; but they look with pity upon the bookkeeper and behold the humble stenographer with silent scorn. They regard arithmetic with apathy; and penmanship to them has no educational significance.

Old Si Whitcomb joined the church because he wanted the deacons who worshipped there to buy their goods at his store. The good brethren realized this but they welcomed him nevertheless and waited to teach him better until he got inside.

The policy of the deacons may not have been orthodox but it was inspired. There are dozens of young star-climbers in every town who can be induced to enter business college by the siren sound of the magic word, "Salesmanship," who could not be dragged into the institution with a block and tackle under any other circumstances. The training of their minds is just as important as the training of any other minds, and often, once they are lured into your office, they can be made to see how absurd it is for them to expect to get positions as salesmen in offices unless they are willing to serve an apprenticeship in those offices, first as bookkeepers or stenographers.

There is a money side to this question, oh seeker after the root of evil, but I cannot see how anyone whose mind is not utterly deformed, disfigured, mutilated and reduced to the size of a small grain of canary bird seed can think of putting the question of direct financial returns above the far more important question involved.

The very life of the business college depends upon its ability to keep far in advance of all other schools in the training of young men and women for practical, useful, business life. As I see it, the success of the business college depends absolutely upon its ability to narrow its course of study to those topics that train the student for practical commercial life, and to teach those topics better than they can be taught elsewhere. A failure to recognize the fundamental, prime importance of Salesmanship, Advertising, and Commercial Law is an acknowledgment on the part of the school that it is training its students for nothing but the most ordinary, common, routine beginners' jobs; for bookkeeping and stenography, while they afford the very best possible opportunities for young people who desire a start in business, and an opportunity for advancement, must be supplemented in the case of high grade employees by the ability to sell goods in person or by correspondence, or through advertising; and Salesmanship is the fundamental study through the mastery of which this ability can be acquired.

To my mind the question of immediate returns, for the teaching of Salesmanship is a far less important question, financially, than the consideration of the value of this study in the strengthening of the commercial course and the ultimate salvation of the business school.

Stagnation means death. It is the function of the business school not to originate new ideas in business but to follow promptly when those ideas have been enunciated in a positive way by business firms; and when the leading manufacturing establishments of this country have declared their interest in the subject, the business school should follow of their own, issuing their own Salesmanship manuals, heartily espousing the cause of the correspondence schools of Salesmanship that have arisen, it is time for us to look after our broken fences.

It gives me apoplexy of the ethical emotions to see a business college run under the sign of the three balls. A proprietor who would refuse to teach a subject unless it could be proved to him by mathematical demonstration that he could get 35 cents an hour, cash in advance, for the first hour he put on it, is not a fit manager for a business college. He ought to be managing a loan bank or collecting taxes. He is not adapted to any business where it is necessary to take any risk.

But when the risk is all on the other side when failure, gaunt and repulsive, stands at the door of the unprogressive, the blindness of the slow paralyzes his alleged intellect and throws all his cerebral functions into a swoon.

Salesmanship is a subject peculiarly adapted to oral teaching. Personal instruction is the life of the science and practical ability can scarcely be acquired without actual rehearsal under the tuition of a capable critic.

But a peculiar commentary upon our lethargy in this matter is the fact that we have been asleep, while Correspondence Schools, which must of necessity lack the prime essential for the teaching of Salesmanship, have made conspicuous successes of this work and, to put it in the language of my venal and who reveres the Goddess of Liberty only when she is stamped on a silver disk, have made thousands of perfectly good dollars at the business.

One of them, the king of his profession, has actually built a town from the financial returns of his efforts. Of course, he is a man of rare ability; but the greatest ability in the world would not do without his help. He has made a financial success of it if the public had not been willing to buy the article he had for sale.

This endeth the reading of the sixth lesson.

NEWS NOTES AND NOTICES

Mr. W. E. McClelland, recently of Lebanon, Kans., and formerly of Norton, Kans., now has charge of the Commercial Department of the Thomas County High School at Colby, Kans. We hereby congratulate the good people of Colby for having secured such an excellent man to head the department of commercial education. We believe they have been especially fortunate in securing Mr. McClelland and we predict exceptional success for that work in Colby.

Mr. E. H. McGowan, a student of the Zanerian some years ago, and later connected with business college work at Stockton, Calif., and more recently engaged in insurance work, was recently elected to the legislature of California.

His many friends in our profession will therefore be glad to learn of his success and we hereby extend congratulations to Mr. McGowan and to the good people who thus bestowed their confidence in him, believing he will make them a good legislator.

The corporate name of the Sadler Rowe Co., has been changed to that of "The H. M. Rowe Co., Baltimore, Md." Although Dr. Rowe has held a controlling interest in the company for several years, it was not until his sons, who are becoming more and more identified with the business, began to assume a more prominent part in the management of affairs that a change in name was considered advisable. At this time when an unusual number of books have been, or in the near future will be announced, nearly all of them the production of Dr. Rowe, himself, it seems appropriate that a change in the name of the concern should be made. The present board of directors consists of Mr. H. D. Harris, Mr. J. A. Amstutz, Mr. Geo. H. Rowe, Mr. Henry M. Rowe, Jr., and H. M. Rowe. We are hearing very complimentary things relative to the new books of this concern. We believe they represent a forward step in the commercial text and teaching profession.

There is every indication that Accountancy is the coming profession and that business men are rewriting more scientific bookkeeping principles than heretofore. This must need call for greater ability on the part of the bookkeeper who would keep in touch with present day needs. Commercial teachers, to keep pace with advanced ideas, must strive to improve themselves along modern accounting lines and to better the present grade commercial course. In this connection we beg to call attention to the Bennett Accountancy Institute of Philadelphia, advertised in the front of this magazine. Mr. R. J. Bennett, C. P. A., is doing fine clerical work; we commend his Accountancy course to commercial teachers.

"Modern Business Training" is the title of an effective catalog, published by and in the interests of the Grand Trunk Business College, Edmonton, Alta., Can., J. C. McTavish, Principal.



Report of the CHICAGO CONVENTION OF THE NATIONAL COMMERCIAL TEACHERS' ASS'N.

By Miss EFFIE E. COLBY, Supr. of Writing
Public Schools, Beverly, Mass.

The penmanship section held its first meeting Tuesday morning, Dec. 28th, with Mr. C. E. Doner, of Beverly, presiding.

After calling the meeting to order a telegram of greeting from Fred Berkman, of Portland, Oregon, was read. Next came the President's address, helpful and inspiring. Mr. Doner first spoke of the purpose of coming to the Convention, saying that each expected to get much of inspiration from the meeting and that each should give something in return, that he who gives much, receives much, and he who gives little, receives little. He raised the question as to how teaching might be made more effective and answered it by saying that the standard of work should be raised, and effort intensified, declaring that teachers are apt to spread themselves too thin. Mr. Doner next spoke of the breadth of training needed by the successful penmanship teacher. He said that the teacher must know other things besides penmanship—that he must be a teacher, a leader—not a driver; that he must understand human nature, be sympathetic, ready for service, must know the principles of pedagogy and psychology, and, above all, understand that the best lessons to be learned are from his teachers and the lives and faces of his pupils. In conclusion he said that systems are emphasized too much, that it is not so much the subject taught as the kind of a person back of the subject. First there must be the thorough, earnest, faithful teacher, then the teaching.



C. E. DONER, Pres., 1910.
Beverly, Mass.

Next on the program was a paper by G. G. Kreighbaum, of Ypsilanti, Michigan, upon "The Problems of Penmanship in a Business College." He read extracts from letters written him by three leading business men in answer to inquiries of his as to what things they considered the most essential to a young person's success in life. Though other things were mentioned, implicit integrity and a thorough mastery of the three r's was the unanimous answer. Mr. Kreighbaum also said that good penmanship is the best means to rapid, accurate, graceful shorthand. Teach your pupils then, that good writing is the golden key to open the door to success.

Next came a paper upon "The Teacher's Preparation for the Lesson" by Miss Julia Bender, of Greensburg, Indiana. "We have heard," Miss Bender said, "much about 'Art for Art's Sake,' then may we not say preparation for teaching's sake. The instructor must be able to inspire the pupil to do the hard digging. To do that he must be so full of his subject that it oozes, as it

were, from his finger tips. To meet difficulties the teacher must have faith—a complete belief in his own work. He must have courage—courage to see his own shortcomings. If a teacher is satisfied with the results he is obtaining, he is not making the greatest success possible for him. The quality of work the instructor puts into his teaching determines the results he obtains. A man's ultimate responsibility is met by what he is and does."

Mr. Zaner in a five minute talk, spoke of skill as being a relative thing. He said that skill in writing helps in other things, that shorthand instead of interfering with longhand should help it, unless too much time be given to the shorthand, and he expressed his belief in the need of co-operation in the teaching of shorthand and longhand. He also said that he believed in large writing in the first and second grades, allowing pupils to raise the arm from or to slide it on the desk, thus encouraging arm movement.

The next two speakers being absent, the president called for helpful suggestions, a good many taking part, also a lively discussion of points in the papers read, followed.

A. N. Palmer spoke of the necessity of the grade teacher's learning to teach writing well and said, "A teacher has not taught until her pupils have learned." He also expressed his belief in the application of muscular movement to shorthand.

Mr. Rogers said, "To overcome antagonism, it is well to say nothing and do much."

Mr. Race, "The test of progress is the kind of writing done out of the schoolroom."

Thursday morning the penmanship and business teachers' section held a union meeting, the first hour being taken by the business section and the last by the penmanship.

Mr. O. L. Rogers of Fort Wayne, Indiana, was the first speaker from the penmanship section. Among other good things, Mr. Rogers said: "Managers and superintendents make great effort to find the right methods,



MISS EFFIE E. COLBY,
Beverly, Mass.



J. H. BACHTINKIRSHER, Pres., 1912
La Fayette, Ind.



O. L. ROGERS, V.-Pres., 1912,
Ft. Wayne, Ind.



machinery, and men to save time and rightly direct energy. The main difference between men is energy. As it is the duty of a nation to conserve its natural resources, for parents to provide for their children, so it is the duty of teachers to intensify their efforts. Penmanship teachers may be divided into four classes:—

1. The stand-patters, who use copy books and teach form without much movement.

2. The progressives, who teach muscular control, good form and movement.

3. The insurgents, who teach movement regardless of good form.

4. The pitty-patters, who think most anyway is good enough. Why not teach control and movement at the same time? First get attention from your pupils, then teach with thoroughness—eliminate, concentrate, drive straight to the goal, remembering that the results we get from our pupils are the reflection of our own efforts."

Next followed a splendidly helpful paper upon, "The Viewpoint of the Supervisor," by A. H. Steadman of Cincinnati, Ohio. He said in part that writing is but a means to an end, that for the average person, it is not a fine art, but a mechanical device. Legibility should come first; then speed, then beauty. The purpose of drill is that writing may become automatic. Some reasons why the grade teacher dislikes the teaching of penmanship are, the crowded courses of study and the multiplicity of special teachers. There must be correlation of mind and muscle to produce good writing. The person who lacks power of concentration lacks the power to make the muscles produce good writing.

The paper entitled "Scratches, Digs and Spatters" by Mr. Rubert of St. Paul, was full of interest. Mr. Rubert first spoke of the relation of the business manager to his penmanship teacher and urged more co-



ELMER G. MILLER, Sec., 1912, Omaha.

operation. He said, "Salary and self-respect demand service. Most students fail in some one thing, few fail in all. Do not expect a Gladstone to become a Bill Nye. All men will express themselves sometime, somewhere. What teaches self-control more quickly than the scratches, digs and spatters of the pen? The greatest teacher of grace, beauty, humility, patience, self-control, is the pen; and what is greater than self-control?"

Friday morning Mr. A. N. Palmer of New York, gave a very spirited talk. He declared that no supervisor of penmanship has the right to assume the entire responsibility of the writing, but that the teachers must be able to teach the subject well. He also stated his firm belief in the teaching of the muscular movement from the first grade, up, and that the group system is the only practical way of teaching writing in the public schools.

Following this came a lively discussion, Mr. Parsons, Mr. Steadman, Mr. Zaner and others participating. Mr. Zaner stated that personality

modifies conditions, but believed we should be willing to accept the statements of specialists on child study as worthy of consideration. Basic facts, he believed, might be obtained from educators in other lines, these men knowing children if they do not know writing. He said that he did not believe in forcing the little child to write with his arm on the desk, the same muscles doing the work when the arm is raised.

Mr. Madray of Benton Harbor, Michigan, next followed with an interesting paper on "Health and Penmanship". He first spoke of the dependence of the joy of life and of success upon the physical well-being. "The teacher" he said, "must be the fountain of inspiration and for this reason must possess an abundance of health, personality being of the greatest importance in the primary grades and skill as well as personality in the upper. Professional proficiency, surplus of energy, suppressed power are needed to make a success in the teaching of penmanship, and these qualities are based upon good health."

At this time Mr. Zaner read a copy of the resolutions drawn up upon the death of Mr. Madarasz, which were adopted by the section. It was also voted to have them engrossed and sent to Mrs. Madarasz. A copy of the night letter which was sent to Mrs. Madarasz by the committee appointed, was also read by Mr. Zaner.

Mr. Geo. A. Race of Bay City, Michigan, next read a paper upon "Public School Writing Needs", which contained many things worthy of consideration. He spoke of the need of penmanship being considered in the grading of pupils and of the proper supervision of the rural as well as city schools. He said that a higher standard of requirements of its teachers was needed on the part of the State so that they might go into schools prepared to teach this sub-



MISS JULIA BENDER,
Greensburg, Ind.



G. C. KREIGHBAUM,
Ypsilanti, Mich.



V. M. RUBERT,
St. Paul.



ject. Next, he brought up the need of uniformity in methods, texts, and styles of letters.

Mr. Faust next gave a five minute talk upon the securing of the proper slant and size of letters by the use of ruled paper, illustrating his meaning upon the board.

Next followed something intensely interesting to all when some of the most skillful penmen sat down and gave a demonstration of how they wrote. Everyone present felt that this was a rare opportunity for him and congratulated himself upon being present at the session.

Following is the list of officers elected for the coming year:

President, J. H. Bachtenkircher, Lafayette, Indiana.

Vice Pres., O. L. Rogers, Fort Wayne, Indiana.

Secretary, E. G. Miller, Omaha, Nebraska.

At a joint-meeting of the National Business and Penmanship Teachers' Associations, Chicago, Ill., Dec. 29, 1910, the following was adopted:

In the death of L. Madaras, December 23, 1910, in the city of San Francisco, our profession lost one of the most skillful penmen of the age.

He combined to a marvelous degree the elements of delicacy, accuracy, gracefulness and boldness in script writing.

As a penman he was able through his penmanship skill to electrify, to encourage, to inspire to high grade execution as but few men ever have.

His every line pulsated with the beautiful in line, in curve, in contrast and in harmony, thereby stirring aspirants to action and to excellence.

In professional cardwriting he reached the climax.

As a man he was large-hearted, courageous and yet tender in spirit, exclusive but constant in his affections and friendship, as those testify who mourn his death.

To his wife we extend our profound sympathy in her sorrow and loss, and we bid her to cherish his memory as a heritage no one else can so fully appreciate as she who enjoyed the closest relations to his heart.

C. P. ZANER,
E. M. HUNTSINGER,
W. C. HENNING.
Committee.



GEO. A. RACE, Bay City, Mich.

At least two young couples spent part of their honeymoon attending the Chicago Convention. We refer to Mr. J. S. Eccles and his Canadian bride, of the Southern Wisconsin Business College, Janesville, Wis., and Mr. and Mrs. Wm. Bauer, of the Commercial Department of the Mansfield, O., High School. They were married Dec. 25, Mrs. Bauer having been Miss Dessa Hill, of Marion, O., Mr. Bauer's former home. Mrs. Eccles was Miss Nannie Ethel Leslie, of Belleville, Ont., where they were married Dec. 28, 1910. We wish the young people happiness, and enough prosperity to support the newly formed partnerships.

Friend Z. & B.—The death of L. Madaras is certainly a great loss to the profession.

His penmanship was remarkable, and was the fountain of inspiration for many of our best penmen.

Yours,
H. P. BEHRMSINGER,
Gem City Business College, Quincy, Illinois.
Jan. 11, 1911.

C. E. DONER has published a new book entitled
Lessons in Practical Writing

which can be bought for 40c. Special prices on books ordered in quantities. The book contains a well-graded course in business writing suitable for business and high schools and the home learner.

Address, C. E. DONER, 9 Devon Ave., Beverly, Mass.

Your attention is called to the advertisements in regard to schools for sale in the far west in this number.

FOR SALE!

One-half interest in a thriving Business College in the West; no competition. \$350 cash and be able to assume duties at once handles proposition. Give qualifications and references in first letter.

Address: "Oregon,"
Care of Business Educator Columbus Ohio

SOMEbody ought to tell you the truth about the West. It's a wonderful country—full of promise. To some it gives fortune—to those who come in ignorance, with no preparation but faith, it brings failure. Out here on the street tonight there is a man who spent his last dollar to get here, expecting to find work in the morning. There is nothing here for him or anyone in his line. So he walks and curses the day the wanderlust seized him. Yet there is no better country on God's green earth—but you ought to know what there is for you here.

I know how it is. Seattle, Puget Sound, the great fruit farms, Alaska and British Columbia.

If you want to know just how it will fit you, write me. You might enclose a slight remembrance, say—a dollar or so.

**M. W.
CASSMORE,**

**355 Emplre Building,
SEATTLE, WASH.**



A. N. PALMER, New York City.



A. H. STEADMAN, Cincinnati.



V. E. MADRAY, Detroit.



SUCCESSLETS FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal.

Maple City Business School, Hornell, N. Y.

PULL.

There is no doubt but that over ninety per cent of those who are "On the outside looking in" firmly believe that one must have pull in order to succeed. I will frankly admit that a person must have pull in order to climb to the top, but it is not the kind that the vast number of people conceive it to be. Their idea of pull is a power that will put a person in a position to keep him there, or shove him along to the top rapidly, no matter whether he has the ability or not.

My idea of pull, is developed talents that men want, and want so hard that they are willing to pay a first-class price for them. Perhaps you will point to Frank Vanderlip, who is now a comparatively young man, President of the City National Bank, New York City, the most powerful financial institution of this country, and say, "See what pull did for him." Yes, just see what it did for him, and while you are looking, step back in Chicago, a few years ago, where he was occupying a very lowly position as reporter for one of the Chicago newspapers. He liked the financial side of business and studied the financial reports, asked questions of those who knew, dug for information until he was considered an authority on these subjects, with the result that when Lyman J. Gage was made Secretary of the Treasury he asked Vanderlip to be his assistant, because he knew that Vanderlip had the ability to relieve him of a great many details. While in the Treasury Department, Vanderlip worked just as hard, or harder, than he did in Chicago, and it was not long before financial institutions were reaching out for him, and eventually the City Bank induced him to accept one of the Vice-Presidencies of that institution. They did not exactly need another vice-president, but they did need another man of his ability and initiative. They practically left it to him to map out his own work, and so well did he do it, that when Mr. James Stillman, the President, was ready to step down and out, Mr. Vanderlip was made President. There is no pull or power on earth that could have placed Vanderlip there, except the pull which his own ability created.

Contrary to the popular opinion, business men and corporations do not trust their affairs in the hands of men unless they think those men are thoroughly competent to safeguard the interests in their possession, and no amount of pull, as popularly conceived, would ever give a man that ability.

Then, again, there was Loeb, who was President Roosevelt's right-hand man. When Roosevelt became Governor of New York, Loeb was a stenographer in Albany, and he had seen to it that he was a good stenographer, and one day he was sent in to do some special work for Roosevelt, and he did it so well that Roosevelt insisted that he handle that work thereafter. Roosevelt did not take him as his private stenographer because he liked him, or liked his family, or his looks, but simply because he could not only turn out a first class transcript, but when he was asked to do anything else, he went about it in the same thoughtful, persistent way.

You have all read of the life of Cortelyou and know that his rise was from the same starting point as that of Loeb.

George Perkins started as an office boy with the New York Life Insurance Co., in one of the Western cities, and no one ever accused him of being pushed forward by his friends or relatives. The Insurance Co. did that, but not until he had proven conclusively that he could handle things so that they would be for the best interests of

the Company. He was finally, on the showing made with the New York Life, in New York City, offered a partnership with J. P. Morgan & Co. from which he has just retired.

These instances could be multiplied indefinitely, but if you will only read about some of these self-made men, you will realize that each one of them started on a plane generally considerably lower than yours. All of these men mentioned tower so far above ordinary development that it may discourage some of my readers, so I am going to tell you about four or five young people who have not climbed so high, but are still climbing, that I know about personally.

Number one started in Business School when he was about sixteen years old and before he had completed the eighth grade in the public schools. He worked hard in school and took both the Bookkeeping and Shorthand Courses and when he was through was placed in one of the local railroad offices, and in a short time was put in the general passenger agent's office, where he finally became stenographer to the head of the department. Sometime after this the head of the department took the management of the Copper Range Railroad in Michigan, and the young man was carried there as private stenographer. Later, owing to ill health, he went to New Mexico and there secured a position with the Southern Pacific; later he was transferred to the general superintendent's office in Los Angeles, and now has charge of a department under the superintendent. He was just an average boy, with no influential friends or rich relatives, but he knew the value of keeping "Everlastingly at it."

Number two was about seventeen years old, had had one year in the high school, and he also took the combined course, and when through his work went into a newspaper office in Boston and later was placed as stenographer with a big boiler concern, with headquarters in New York City. His evenings he spent at the Mechanics' Institute, so that he would become familiar with the technical side of his work, and now he is manager of one of their branch offices, with a good big salary attached. No influential friends, no rich relatives—just get there plus.

Number three was a young lady from the ninth grade, the daughter of a widow, with two children. The young lady also took the combined course, and for perhaps a year after she had completed it had rather indifferent positions, that is, those that did not demand very much work and did not give up very much in the way of salary. Eventually her opportunity came, where a number of young people had been tried out as stenographer in the general counsel's office of a railroad. The general counsel was asked to give her a trial, and while perhaps at the start she was not all that he could ask for in the way of a stenographer, she was willing to learn, always to do a piece of work over again, and if she was required to work over time she did it cheerfully, with the result that she became a permanent stenographer there and gradually developed until she was the most expert and best paid stenographer employed by the system, and today she has an excellent position as court stenographer. During this time she has practically been at the head of her home, because her mother was taken sick soon after she became a wage earner, and has never been able to work since. No influential friends, no wealthy relatives.

Number four was a French boy, not through the ninth grade, and more or less of a truant before he took up the combined course, but this suited him to such an extent that he was there early and late and worked nights at home, with the result that he had no difficulty in securing a

good position when he left school, looked carefully after the interests of his employers, was promoted, from time to time, finally given charge of a branch office, and today is a general representative at a good big salary. No influential friends, no rich relatives.

Number five, one year in high school, was one of a large family of boys, and the father was earning so little that the boy was obliged to take a position before he had thoroughly completed the combined course. He had no influential friends, no rich relatives, but he did not realize that he was handicapped in any way and he hustled from morning until night, with the result that he steadily rose in the office where he went to work, until he was head stenographer and was finally called to New York City by one of the big, big, railroad systems, where he advanced step by step, from ordinary stenographer to private stenographer to the chief engineer, and now is chief clerk to the chief engineer of one of the great railroad systems of the country. All of these people are still young, and have not been run to exhaust their ability to advance.

Every business school in the country could name a numberable examples like these, and would tell you as I do, that they were just ordinary pupils—ambitious, not afraid to work, and who did their work so carefully and conscientiously that they really manufactured "pull" as they went along. The young person who habitually cries pull either does not understand, or else is too lazy to exert himself. If you can do good work, work that is demanded by the business men of today, there is no upward step that you cannot take. Do not waste your time by wishing or trying to get someone to exert an influence for you, but make yourself so valuable that someone will become sufficiently interested in your advancement, without being asked. Remember, You must have pull, but if you are going to advance very high, the pull must be of your own manufecture.

GOLD and SILVER INK, THE BEST IN THE WORLD

You cannot imagine what beautiful cards and other pen work you can produce by using my Gold, Silver, Black and colored inks. A full supply sent postpaid for \$1.25. Circulars and beautiful Penmanship Journal free.

A. W. DAKIN, Syracuse, N. Y.

Your Name nicely written on 2 doz. White, Colored or Comic cards and will give free Set of Flourished capitals, all for 36 cents. Agents outfit and sample for red stamp.

[Signature]

Arkansas City,
Kansas.

BLANK CARDS BY MAIL

100-3 ply Special Wedding 25c. 100 colored, assorted, 25c. 100 Scroll Cards, assorted, 30c. 100 New Comic Cards, (12 styles), 30c. My New Manual is now ready and it will be sent to Card Writers, with an order for any of the above cards. The book is a gem, in the art of money making by writing cards. Address all letters,

W. M. BEE

19 Snyder Street ALLEGHENY, PA.

THE SECRET OF RAPID MENTAL ADDITION

AVOID the inaccuracies and brain-numbing tedium of HALLARD addition. Footing columns is then a PLEASURE. Anyone can quickly familiarize the 165 possible combinations of figures; these and their sums recognized, you foot any column rapidly as you read a line of words. My method is so simple to learn, you wonder why you never thought of it before. Speed bewitthers your friends. Send for my new book, "The Secret of Rapid Mental Addition," with drill tables, postpaid, 50c. Return if dissatisfied; money back without a word. What more can you ask? Trial lesson and conclusive proofs FREE.

C. H. Nicholson, R. 294, 144 E. 34th St., N. Y.



The Lower Loops

H H H H H H H H H H H H H H H H
 y y y y y y y y y y y y y y y y
 g g g g g g g g g g g g g g g g
 z z z z z z z z z z z z z z z z
 q q q q q q q q q q q q q q q q
 join joining joins major joins joinings
 yearning young younger yours merry you
 gaining growing gangling genders gauge
 ozone azure mazy crazy mazy crazy
 rattle muzzle syzygy mazy crazy
 quinine quill quorn query quilt quine

INSTRUCTION FOR A. M. WONNELL'S LESSON No. 6 IN ORNAMENTAL PENMANSHIP.

The instructions for this lesson are brief, being very similar to the instructions for making the upper loops in Lesson 4.
 Use free arm movement as explained in Lesson 4, but do not lift the pen in making these loops.
 Make the loops full and graceful.
 r begins like r and ends like j
 g " " a " " "
 z " " z " " "
 q " " a " " "
 r is simply an inverted h.
 You will find it a good plan to review former lessons occasionally.



MAKE YOURSELF A POWER IN THE WORLD.

There is no such thing as standing still—even in salary. Those who push forward by progressing with the times will find themselves rewarded by an increased income, while those who make no effort to improve will, in a comparatively short time be mentally and financially below par.

Many young men and women are going through life without a thought or an object in view, wishing for a Tidal Wave of opportunity to wash them high and dry upon the shore of fame and fortune. If the training of those possessed of an active mind has been thorough and complete, there is not much danger of being dashed against the rocks of disappointment.

No man has a right to complain of his condition in life who has not put forth his best efforts. The man whose work can be performed without thinking, can easily be replaced by another cheap man or a machine—he will ever remain an employee at the mercy of employers.

The study of future as well as present conditions will go far towards placing one on the MAIN LINE of success. But a man must do his own thinking instead of clothing in his own words some other's thoughts. The world today is rich in opportunities for those who are THINKERS, the effect of the THINKER is far reaching, original ideas are wanted everywhere in every line of endeavor, the times demand them, and the earnest THINKER, equipped for present day business battles, finds it comparatively easy to win his way to the front, and make himself a power in the world.

THOS. E. CUPPER.

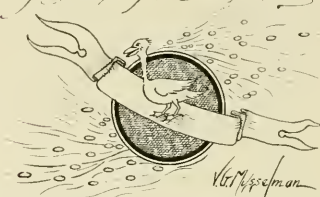
Quincy, Fla.

Gem City Business College Quincy, Ill.



We asked the Gem City for the flourish by Mr. Behrensmeier above. Our communication was acknowledged in the following manner, revealing that V. G. is a real "chip off the old block" and a cartoonist who sees things in a humorous light

Prof. Behrensmeier's Bird is coming.



NEATLY WRITTEN CARDS, 1 DOZEN 25c.



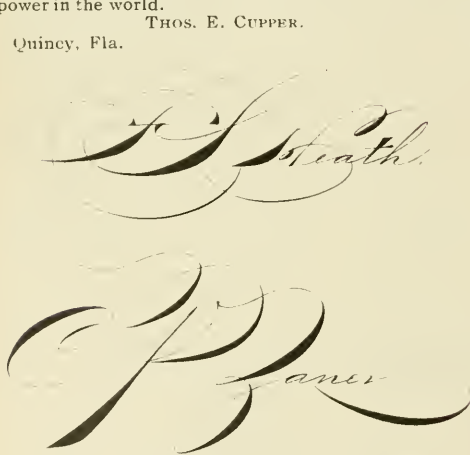
202 N. 6th ST., COLUMBUS, OHIO.

FINE PENMANSHIP

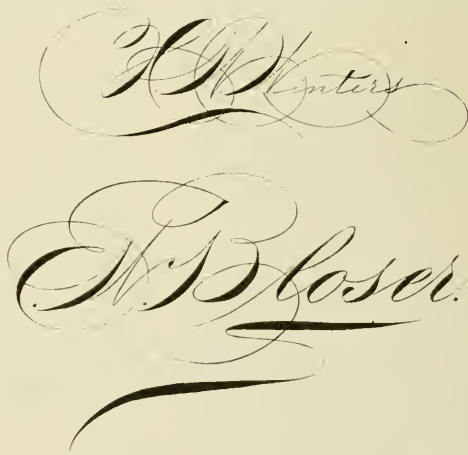
Superior courses in *Business and Ornamental Penmanship*. All copies are pen written. Enclose 2c stamp for specimen of my writing and circular.

H. B. LEHMAN

Central High School ST. LOUIS, MO.



Professional penmanship by Fred S. Heath, Concord, N. H.



By E. D. Clark, penman, Marion, Ind., Normal School.

At a special meeting
of the
BOARD of

Associated Charities and Furnace Society of Lackawanna County,

Held in their rooms,
254 North Washington Avenue,
November twentieth, 1909, at four o'clock, p.m.,

THE FOLLOWING MINUTE WAS ADOPTED:

There are times in the history of every community when men speak with bated breath, when eyes fill all too easily with tears, and sorrow takes possession of the heart.

Through such a period our city is now passing.

STURRED TO ITS DEPTHS BY THE DEATH OF

MR. EZRA HOYT RIPPLE,

a man who had done a square days work

A man beloved by thousands of his fellow-citizens respected by all who knew him irrespective of race, conditions, class or creed, a man of modesty and reserve of force and authority.

EZRA HOYT RIPPLE has been claimed by death and has gone from us while we members of the Board of Associated Charities can but accept the inevitable and unite in the universal mourning.

From the founding of our organization, December 1893, to the present, some sixteen years, our dear departed friend and associate, Colonel **EZRA HOYT RIPPLE**, presided over this body to the satisfaction of all.

AS PRESIDENT, FOUNDER & SUPPORTER

he has served the cause of the poor, the wretched and the sinner with unflinching faith in humanity, with tenderness and generosity to the unfortunate and with a forceful fair minded common sense which has never been questioned.

We deplore our loss, which is irreparable, and desire in these lines to record our sorrow at his death and our admiration and respect for his exceptional character. To the bereaved family we offer our sincere sympathy and assure them

that a city joins in their loss.

Committee,

Rogers Israel
Henry A. Knapp, Jacob R. Cohen



See letter from Mr. S. E. Leslie herewith concerning this "Get there group."

TO MAKE THINGS MOVE.

Improve your time. Nothing brings a higher price today, than *dispatch*. Dispatch doesn't mean haste, or hurry in the doing; it means *moves that count and no time lost.*

The satisfactory test of an engine is not all determined by a measure of its power. How much fuel does it consume? What power in proportion to the expenditure, and what application of that power?

Young man, young woman, what can you do? What is the measure of your power? What is your application? How much time and energy do you need in doing a piece of work? What is your power accomplishing? Are you all "Fuss, and no Force" Activity, but no Energy? Do you move? How often? What happens when you do? (*Answer in full.*)

Use the oil of cheerfulness. *Worry wears*, it ruins efficiency, and hinders progress. Be calm, steady and cheerful.

Have your schedule, and follow it. What did you say? "When you want some fun you have it." Listen to him! You don't understand it, but listen. Arrange your program of study. Divide your time fairly, and then apply yourself to following it, for one month. Then if you do not find that you get more done, have it ready on time are less worn out, and that you have more time left for pleasure than before, send me a copy of your plan, and tell me how you worked it.

Post the schedule in your room, and paste it in your hat. (You will be sure to follow it then, some of the time at least.) *Learn to follow it.* It will save you time and money, give you a standing among business men, and habits worth having.

Study values. Business men are those who appreciate values. What is an hour worth? What is a dollar worth? What is a friend worth? How long does it take Mr. Muscle, to earn a dollar? How long does it take Brother Brains, to earn three dollars? Is Rockefeller rich? If time is money, how rich is Father time? How cheap is a ten-cent shave? (How long did you wait?

What is your time worth? What did the dime cost?)

Can you afford to sell character, good name or health for cash? *Learn how to advertise*, every move you make, every word you speak; your clothes, your habits, your associations, all these advertise. Be careful what impression you make, if you desire a future; but remember also, *that you must be what you seem to be*, live up to your clothes. You can advertise business from you, just as surely as you can advertise business to you. Read your signs and ads, and watch the trade. What people think of you has much to do with your success, for thoughts are usually expressed, and unfavorable talk ruins. *Do not, however, sell principle or honor, for public favor.* You may rise for a time, but it will be but for a fall. *Think!* Only one man in a hundred really thinks, launches out for himself. That is why thinkers have large salaries while laborers receive wages.

Think yourself into your desired future

The Irishman was told to look twice before he leaped and like many

others, he jumped twice, and then looked back."

A Yankee was criticized for his late rising. His reply was this: "Joe, if you would spend one hour each morning, lying in bed, planning your business for the day, you wouldn't need to rise so early, either."

No doubt there is much of wisdom in his answer—but I must be brief.

V. M. RUBERT, Prin. Coml. Dept.,
Globe Bus. College, St. Paul, Minn.

Eastman College,

Poughkeepsie, N. Y., Jan. 3, 1911.

Dear Mr. Zaner:

I hold penmanship contests regularly in my classes and offer as 1st prize, a hand-made certificate. I enclose a photograph of one of these certificates which was recently won by R. C. Frather, a young man whom I believe you know.

I also enclose a photograph of a recent group of prize winners together with Mr. Rockwood and myself. Of course the really important personage in this group is the little sweet-faced girl, between Mr. Rockwood and myself, who won the certificate. She is Antoinette D. Hechmer, of West Virginia.

In working up enthusiasm for this contest, I promised the class that I would have a picture taken of the prize winners and try to persuade you to run it in THE BUSINESS EDUCATOR.

S. E. LESLIE.





BEST CARDS, White or Tinted, 20c doz.; 3 doz. 50c. Ornamental Caps, 15c per set. Announcements, Invitations, Resolutions, etc. Prices quoted on application. **H. CURTIS CRANE,**
337 West Brown Street, Upper Allen, Illinois.

SEND 10c for my **Practical Penmanship** or 25c for my **Practical Drawing**, both for 30c. Or send 15c for my **Easy Paper Folding and Cutting**; or 30c for my **Easy Landscape Drawing**; both for 30c. All four for 90c. Address **PARSONS, KEOKUK, IOWA**

ENGRAVERS' SCRIPT written cards my specialty, 25c per dozen; Ornamental, 15c per dozen. **ENGROSSING AND ILLUMINATING.** Graduate of Zanerian. Also studied under H. W. Flickinger, C. C. Canan and C. Y. Howe. **H. H. FUNK, 2211 N. Camac St., PHILADELPHIA, PA**

HALL'S PERFECTED SHORTHAND

Is a light-line, connective-vowel system of phonography. It is simple to teach, easy to learn, and fast to write. Examination copy, postpaid, 75 cents.

Warren Hall, Mansfield, Ohio

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, MANAGER

FOR SALE!

Commercial College in far west; well established and excellent equipment. No competing school nearer than 200 miles. Fine climate and great immigration. Price, \$2,000.00. Owner has other interests, hence would sell this. Address, **A. Z.,**

Care of Business Educator, Columbus, Ohio

FOR WANT OF AVAILABLE CANDIDATES

I was unable to comply last season with over fifty requests for commercial, shorthand and penmanship teachers. Salaries, \$500 to \$1,300. Filled some excellent positions, but must have more candidates! Let me write you about it. **E. C. ROGERS, Manager, CENTRAL TEACHERS' AGENCY, Columbus, Ohio**

OUR RESOLUTION FOR 1911

We have made but one resolution for the season—to give better service to commercial school men and women than we ever have done before. And we can do it. Try us. Our interests are mutual. **UNION TEACHERS' BUREAU, 229 Broadway, New York**

HIGH SCHOOL POSITIONS IN 14 STATES

During the past few weeks, we have filled from ONE to FIVE High School Positions in each of fourteen different states. Salaries from \$80 to \$150 per month.

We need more good Commercial Teachers.

Free Registration if you mention this Journal.

CONTINENTAL TEACHERS' AGENCY, BOWLING GREEN, KY.

Positions for Penmen

We can aid experienced and inexperienced teachers. No charge unless located. We will place many teachers before September. Write us a letter or a proposal. Do it now. Get in line for the best. \$1,750 for a first-class high school teacher. Address,

THE INSTRUCTORS' AGENCY

"The Teachers' Agency that Gets Results" **MARION, INDIANA**

AN OPPORTUNITY

To secure an Eastern Commercial

School with A reputation, located in city of 32,000 inhabitants and surrounding towns. Expenses low. Equipment will invoice about \$1200. Payments can be arranged. Quick sale desired, as owner busines farther west which requires his attention. Address **"Commercial"**
CARE OF BUSINESS EDUCATOR, COLUMBUS, O.

FREE TUITION BY MAIL.

Thousands of students are now filing applications to secure the advantages offered by the Home Study Department of Carnegie College. The College gives Free Tuition to one representative in each county and city. Normal, Teachers' Professional, Grammar School, High School, College Preparatory, Civil Service, Bookkeeping, and Shorthand Courses are thoroughly taught by Correspondence. Students are prepared for County, High School, and State Certificates, and for positions as Bookkeepers and Stenographers. Special Courses are also given in Greek, Latin, German, French, Spanish, Italian, Freehand Drawing, Mechanical Drawing, Aesthetic Drawing, Freehand Lettering, and Practical Agriculture. Over 100 branches are given from which the student may select his work. Applicants for Free Tuition should mention this paper, and address,
CARNEGIE COLLEGE, ROGERS, OHIO.

A Brand New One

I have originated a PLAN that will actually add from \$50 to as high as \$500 to the Monthly Income of any School.

This is no side line, but right in line with your regular work. No extra expense; but little extra effort. I give you all the details ready for you to put into operation at once upon receipt—this I give you for \$5.00. School men in all parts of the country are enthusiastic in its praise. Don't wait another day. Send me your remittance now. I promise to return the entire amount, if you do not consider my Plan all I claim for it. Could I do more? Bank references: Bradford, Pa., National Bank; First National Bank, Jamestown, N. Y. Address,

O. E. BEACH,

Box 371 **Jamestown, N. Y.**

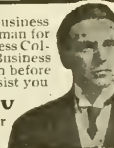


San Francisco TAKES TWO OF OUR MEN AT \$1,800

San Francisco Business College took our man for the head of their Gregg Shorthand Department at \$1800. Heads Business College started the New Year with our candidate at the head of their Business Practice Department at a salary of \$1800. If you want a better position before September, or for next year, write us now. We get results. Let us assist you

THE SPECIALISTS' EDUCATIONAL BUREAU

ROBERT A. GRANT, Mgr. LUTHER B. D'ARMOND, Associate Mgr
WEBSTER GROVES, ST. LOUIS, MO.



ARE YOU A TEACHER?

DO YOU TEACH WITH CONFIDENCE AND RESERVE POWER?

If not, we believe we can help you to gain these supreme qualities—qualities that make teaching inspiring and delightful to both instructor and pupils.

Knowledge, full and broad, of subject matter and of best methods of presentation—these give the teacher confidence and reserve power.

If you are interested, write us and get full information about our Summer School for Commercial Teachers.

ROCHESTER BUSINESS INSTITUTE, ROCHESTER, N. Y.

WINTER WORK

This is written "the morning after"—Christmas just a few minutes before our manager starts for the Chicago convention. The editor says he must have copy by January 1, and so we must be brief. Among December calls, three came from the Pacific Coast and one from the Middle West, for principals, at from \$1500 up. Every sign points to a large volume of business for this Agency in 1911. We want to help you, whether teacher or principal. Our acquaintance, our experience, our carefully organized office machinery are all at your service. We wish you a prosperous 1911.

The National Commercial Teachers' Agency

E. Z. Gaylord, Manager, Prospect Hill (A SPECIALTY BY A SPECIALIST) Beverly, Mass.



ENGROSSING AND ILLUMINATION

H. W. STRICKLAND,
Policy Dept., Mass.
Mutual Life Ins. Co.,
Springfield, Mass.

Specimens criticized by Mr. Strickland if return postage in full is enclosed.

SICKLES.

LESSON 6.

This alphabet and the ones soon to follow are what may be classed as pen, pencil and brush alphabets.

Use drawing board and T square in laying off the work accompanying this lesson and for the compound curve in "Whitcomb, Davis & Co.," use irregular curves or curved ruler.

After the words have been carefully pencilled, ink in the black parts with pen and brush using "Waterproof Ink."

For the double shades use two washes of different tints made by mixing Paynes Grey with Lampblack. Before applying any washes to the hot pressed paper go over the surface with brush filled with pure water.

For the shaded wash in "Whitcomb, Davis & Co." mix up five different shades or tints of Paynes Grey and Lampblack applying to letters only when placed on an incline of say 45 degrees.

The bevel effect and high lights are produced by applying light wash and Chinese White to letters. Use a No. 2 brush for the Chinese White.

The first example presented herewith may be classed as Commercial, the second is a Resolu-

tion heading without the panel and back ground and that will usually be found in a Resolution. By diminishing the size of letters as the heading ends, the curved work may be made more effective, but before attempting it the student should try full sized letters.

AUTOMATIC SIGN PENS

25 YEARS ON THE MARKET



Makes lettering in two colors or shades AT ONE STROKE from one color of ink.
SPECIAL OFFER: 6 Marking or 6 Automatic Shading Pens with two colors of Automatic ink, Alphabets, Figures, Etc., for \$1.00 postpaid. Catalog F, free.

Address
Newton-Slooska Shading Pen Co., Pontiac, Mich.

ENGROSSING

Resolutions, Diplomas, Certificates, Memorials and Pen Work of every description, executed in a thoroughly artistic manner at reasonable rates. Parties desiring work of this class are invited to write for estimates. Complete Course in Business Writing, \$7.50. I will send you several pages of marvelous skill and artistic work for \$1. Box 561.

E. H. MCGHEE, TRENTON, N. J.

ATTENTION CARD WRITERS!

I want every card writer to send for my card circulars which tell all about my new blank cards. They say that my new Flourished Bird Post Cards are winners and that there are barrels of fun in my new Comic Cards. Just send me a postal and I will send you FREE samples. Address,

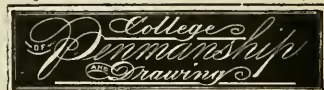
A. C. SCHMUCKER, EARLVILLE, IOWA

LEARN to CARVE

Roses, Flowers, Birds, Ships, etc., on calling cards by mail.

It is a fascinating, money-making, home employment and is easily learned at small expense. A beautiful sample of the work etc. Information free. Here is your opportunity to coin money.

A. W. DAKIN, Knife Artist, Syracuse, N. Y.



One of the leading schools of Penmanship and Drawing in the U. S. Under the personal supervision of L. M. Kelchner.

If interested write for information. Address
Pres. G. H. Longwell, Highland Park College, Des Moines, Ia.

Illustrated Specimen Pages

Of a New Book on Disputed Handwriting and Forgery.

SENT FREE to all interested in the study of these subjects. The book is entitled,

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BY ALBERT S. OSBORN

525 Pages — 200 Illustrations

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Publishers and Advertisers will thank you for mentioning The Business Educator.



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Kenilworth, Ills, 1-2-'11.
Traders National Bank
 Pay to the order of A. C. Coon
 Four Hundred five ⁰⁰/₁₀₀ Dollars,
 E. M. Hood.

By E. J. Gibb, penman and coml. teacher, New Trier Tp. High School, Cook Co., Kenilworth, Ill.

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BW

W. Wain

B.C.

T. O. Ransom



R. E. Guillard.

By R. Guillard, penman, Bebnke-Walker Business College, Portland, Ore.



DO NOT TAKE PENMANSHIP BY MAIL

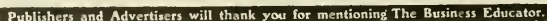
Until you see my "Fresh-from-the-pen" course. I can make an expert of you or take you further and make you a M. Pen. by mail. If you want to know how to become a good penman, I can tell you.

Prof. L. H. Hausam, M. Pen. author of "THE NEW EDUCATION IN PENMANSHIP", is the greatest author and teacher of Penmanship in America today, and has students in every civilized country in the world. Hundreds of his present students are college teachers and college students. Many graduates are now college presidents, bankers and great business men. We guarantee to place you and to please you or return all tuition. Are you interested? Write today. A richly illustrated Pen Art Book sent free.

THE HAUSAM SCHOOL,

Box 353 A.

Hutchinson, Kansas.





By C. R. Hill, Drake's Business College, Trenton, N. J.

CLUB CHAT

H. C. Russell, of Kinyon's Commercial School, Pawtucket, R. I., contributes to our share of the world's prosperity by a good list of subscriptions recently received.

S. B. Johnson, penman in the Metropolitan Business College, 1530 N. Robey St., Chicago Ill., recently favored us with a second list of subscriptions, making a total of seventeen received from him this year. Mr. Johnson writes an excellent business hand and seems to be arousing much interest in penmanship.

Mr. M. H. Ross, of the Latter Day Saint Business College, Salt Lake City, Utah, is on hand again with a large list of subscriptions for THE BUSINESS EDUCATOR. Mr. Ross is one of our most faithful supporters and our expectation of a large club from him is never disappointed. He is a fine penman and secures most excellent results on the part of his pupils.

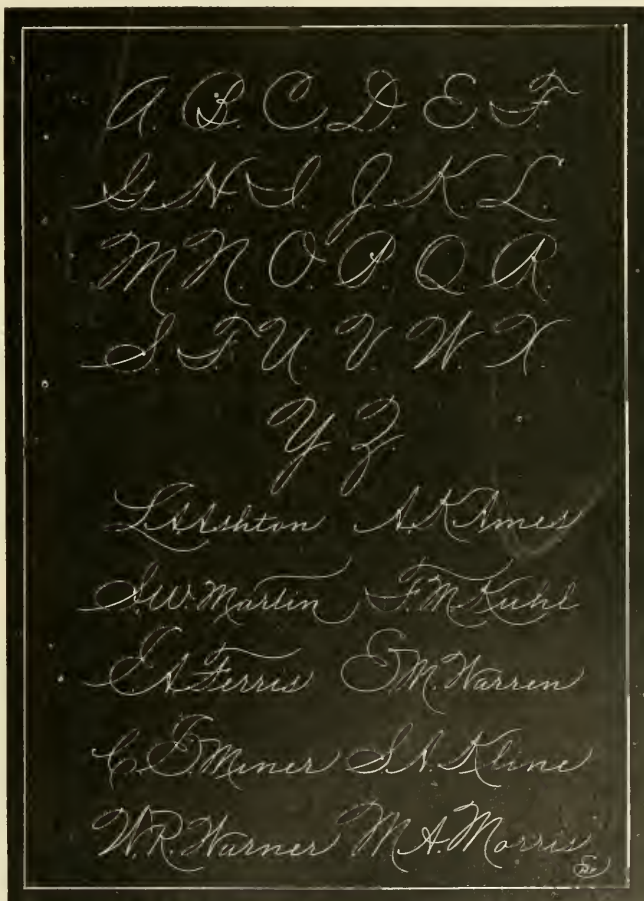
From the Brigham Young University, Provo City, Utah, Earl J. Glade, teacher, we recently received a list of eighteen subscriptions to THE BUSINESS EDUCATOR. Mr. Glade seems quite enthusiastic over penmanship and is arousing much interest on the part of his students.

Penmanship receives careful attention at the hands of Mr. Geo. E. Seeger, teacher in the Fisher Business College, Roxbury, Mass. Mr. Seeger writes a strong business hand himself and secures good results in his penmanship classes. We acknowledge receipt of a list of fifteen subscriptions from him.

Uncle Sam's soldiers are interested in penmanship as well as marksmanship. Ernest W. Elv, Fort Assiniboine, Mont., who has been a subscriber to THE BUSINESS EDUCATOR for sometime, recently sent us a club of subscriptions from his companions-in-arms. This club was for the Professional Edition of THE BUSINESS EDUCATOR.

Messrs C. M. Wright and G. S. Henderson make a strong penmanship team at the Holmes Business College, Portland, Oregon. Both are fine penmen and excellent teachers. A large club of subscriptions was recently sent in by Mr. Wright, but we understand it was the result of effort on the part of both.

W. W. Dale, president of the Southern Wisconsin Business College, Janesville, Wis., helped to put us in a Christmasy frame of mind by sending a club of forty-five subscriptions just a few days before Christmas.



By E. H. Fearon, principal Coml. Dept. Blair Bus. Col., Spokane, Wn.




**DESIGNING
and
ENGROSSING**
By
E. L. BROWN,
Rockland, Me.
Send self-addressed
postal for criticism,
and stamps for return
of specimens.

A TITLE PAGE IN THE ROUGH.

As many do not understand how to lay off a design we feel justified in devoting a lesson to this part of engrossing.

Of course a fertile brain is the result of years of careful training, and there is no royal road to success. However, careful study of a few different styles of ornament and lettering until their general characteristics are memorized is the proper beginning. Study the best examples of Rococo and Acanthus decoration, collecting from time to time choice specimens found in advertising, gift books, posters, etc., as well pictures of various objects which you may find use for in your work.

The sketch shown herewith is a rough suggestion for a title page for the Plymouth Rock Lodge, No. 43, Knights of Pythias. The rough pencil outlines were inked only for the purpose of zinc etching, and the student must remember that the rough sketch must be drawn in detail before any ink is applied.

The helmet and bottle are symbols of the order and can be incorporated into the design very effectively. Next month it is our intention to show this design finished completely; and in the meantime students will find it an excellent plan to finish the design according to their own ideas of effect for the purpose of comparison.



A TITLE PAGE
IN THE ROUGH

MacCormac School.
Chicago.

Nov 19, 1910.

Gentlemen:-

Twenty-three for you.

You will understand,

Your friend,

Meub.

Good business writing and a club of twenty-three subscribers from A. P. Meub, penman,
MacCormac, School, Chicago.

Thymeneal

Mr. and Mrs. D. M. Rogers
request the honor of your presence
at the marriage of their daughter
Althea
to

Mr. B. H. Treybig
Thursday evening, December twenty-second
nineteen hundred and ten
at eight o'clock
at their residence
Lampasas, Texas

FOR SALE! Best business college proposition in Middle West. Present proprietor must change to outdoor life. Address "127."
Care of BUSINESS EDUCATOR, COLUMBUS, OHIO

FOR SALE!

Established Business College, centrally located, doing good business. Will sell at invoice price if taken at once. If interested, address

J. C.,

Care of Business Educator, Columbus, Ohio.



By P. W. Costello, Scranton, Pa.



BOOK REVIEWS

"The Nurnberg Stove" by Louise De La Ramee, Phonographic Institute Co., Cincinnati, Ohio, is the title of another of the many little booklets issued by that well known Shorthand Co. Like its predecessors, it is a model in engraving and printing, and of especial worth and interest to Pitmanian writers.

"Western New England" volume one, number one, is the title of a brand new magazine published by the Springfield, Mass., Board of Trade. The appearance of this magazine, which is published in the interests of Western New England, is due largely to Mr. Frederick J. Hillman, formerly a pupil of the Zanerian, later a teacher in the Springfield Business College, and for some time president of the New England Auditing Company. Mr. Hillman is a conspicuous example of the business college teacher who has used his theory to good account and through it has evolved into one of the successful business men of New England. The magazine is a distinct credit to the people responsible for its appearance, to the printer's craft and to the progressive and aggressive spirit of Western New England.

"Sprott's Metronomic System of Writing," Part 2, for Intermediate and Senior Classes, A. F. Sprott, author, Toronto, Can., is the title of a 47 page Manual wherein he advocates the use of a Metronome as a means of keeping time in teaching writing. The book contains a series of graded lessons in business penmanship, with complete instructions following each line of exercises, letters and words. In the latter part of the work are given several exercises suitable for home work on the part of students.

The Indian Shorthand Journal, a monthly journal for Ambitious Phonographers, Edited

and Published by P. G. Subramania Aiyar, B. A. at Kumbakonam, S. India. Volume one, number two, September 1919 came to our desk in December. It is printed in English and contains a large number of shorthand plates, together with keys in Roman type. In it we see an advertisement of Y. Narayan's Metropolitan School of Shorthand and Typewriting, wherein the pupils are given speed dictation from a phonograph, indicating that the people there are quite as progressive as they are in this country.

If you are not on the mailing list of J. A. Lyons & Co., 378 Wabash Ave., Chicago, you, should be there if you are a commercial school proprietor, principal or teacher, as the little journal, entitled "The Messenger", published "Occasionally", and edited by J. A. Lyons, is worth reading if you are interested in the latest and best that is going in the commercial text and teaching line. However, there is a great deal more than mere text book information in this little journal than you might suppose, there being probably more commercial pedagogy than found in any other similar journal published.

"Modern Show Card Lettering Designs, Etc." by W. A. Thompson, Pontiac, Mich., 144 pages, price \$1.00, the second edition of which is before us, represents an addition and improvement over the first edition reviewed in these columns some time ago. It is a very practical book, since it shows and tells concretely how rapid show card lettering can be done artistically and profitably.

"The Tragedy of the Deserted Isle" by Warren Wood, Ravewood, W. Va., C. M. Clark Publishing Co., Boston, Mass., cloth bound, illustrated, 393 pages, price, \$1.50. This is an historical novel, being a very faithful chronicle of the Burr and Blennerhassett conspiracy, the scene being laid on the island in the Ohio river between Ohio and West Virginia. If your knowledge of the period following the Revolutionary war is limited or your memory "rusty", this entertainingly-told romance and

tragedy will refresh it in a surprisingly effective and pleasing manner. It is one of the foremost books of its kind and deserves a wide reading. The author, although a penman and artist some years ago, has in this production disclosed a surprising knowledge of history, a fine command of language as well as an intimacy with fiction quite uncommon and creditable. We recommend it to all who wish to combine pleasure with knowledge in their reading.

"Faust's Complete Card Writer"; 112 pages; paper cover, imitation leather, \$1.25; board cover, silk cloth binding, \$1.75; published by C. A. Faust, 1024 N. Robey St., Chicago, Ill., is the title of the latest work on the subject of showcard writing, etc. The work is splendidly printed and bound and contains a wealth of material for those who wish to learn showcard writing, as well as for those who wish to become more proficient and practical in it. It contains over two hundred engravings, over half a hundred instruction pages, one hundred alphabets, thirty two sets of numerals, and a large number of examples of showcards, ornaments, borders, etc. It gives illustrations and instructions in brush work, pen and ink work, Soennecken pen work, marking pen work, air brush work, spatter work, relief work, ribbon designs, etc., etc. There are a number of contributions from some of the foremost showcard writers in the country. It gives us pleasure to recommend the book most heartily to all interested in showcard writing.

Wanted to Buy

A business college without competition in city 15,000 to 35,000. Must be a bargain. Send full particulars, otherwise will be unnoticed. If you mean business, write.

D. M. PEGRAM,

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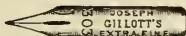


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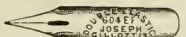
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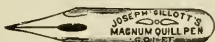
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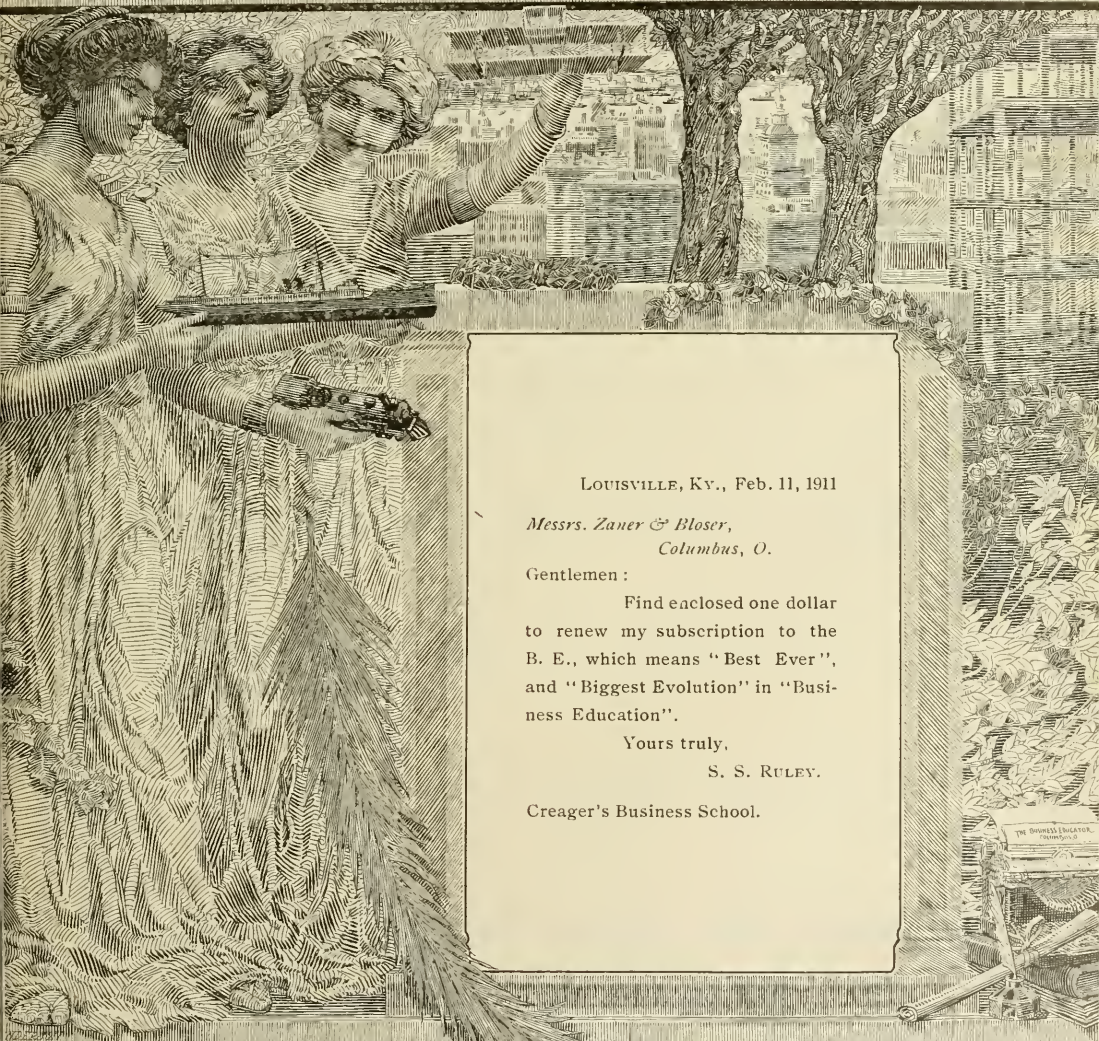
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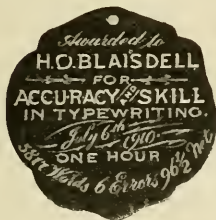
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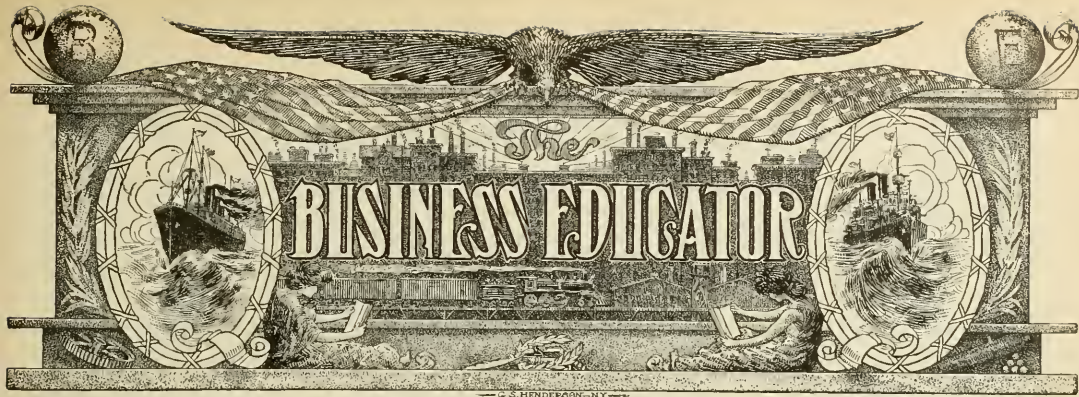
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VOLUME XVI

COLUMBUS, O., MARCH, 1911

NUMBER VII

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C. P. ZANER, Editor
E. W. BLOSER, Business Manager

Published Monthly (except July and August) by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, \$1.00 a Year (Foreign Subscriptions 30 cents extra; Canadian Subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra; Canadian Subscriptions 10 cents extra.)

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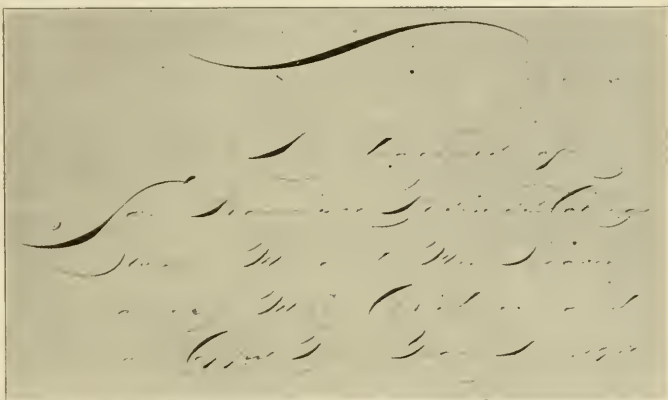
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Prin. Thompson's Business Institute, Holyoke, Mass.



THE FIRST OF THE MULTI-MILLIONAIRES.

He came trudging down the rugged road from the little town of Waldorf in the black forest of Germany. A bundle containing a few clothes was twisted around a stick across his shoulder. A sturdy German boy with bold brows and a big nose and clear blue eyes full of determination. A couple of silver flintstones jingled in the pockets of his well patched trousers, and he asked the captain of the great lumber raft, making up to go down to the sea coast, if he could have a job as oarsman, for, in the black forest, in those days, they sent the lumber down to the sea in great rafts rowed by strong men, a long journey of three hundred miles to the coast. The boy was deep of chest and broad of shoulder, and so he got the job and landed at the seacoast with almost ten dollars in his pocket, more money than he had ever seen in his life.

To the old priest of the village the boy had said, "Father, I am going to America. Hans Macart, the Hessian, is home with a ball in his shoulder from a Yankee rifle, and he says that in that new land there is a fortune to be made. Land is to be had for the asking and there is no conscript law. My father loves his beer much better than his business and my new stepmother hath a long tongue, and there is no chance for me here." "You are a good boy, Jacob," said the village priest, "and I have no fear that you will fail to take care of yourself, but you must have the language, and how will you get to America?"

"I am going to London, Father," said the boy, "where my older brother works. I will learn the language and I will make money too, for I would not go into a strange country to win fortune without some silver," and so he went to London, seventeen years old, and for two years he worked at common laborers' pay, worked like a slave twelve hours a day, and studied far into the night to master the troublesome English language. In two years he did master it, so that he read and wrote it well, though he never learned to speak it without a strong German accent, and then, with the English pounds, and seven flutes that he had purchased, and a good suit of English clothes, he started in the steerage of a sailing vessel bound for his English pounds to pay his passage in the steerage. It was a long, long voyage, for there were no ocean grey-hounds sweeping across the Atlantic in four days, and some hours and minutes and seconds, quite the contrary. Paul Jones in his swift warship, the Ranger, had made the shortest passage on record, it took him thirty days and more to go from Portsmouth to Havre with the news of Burgoyne's surrender which made Dr. Franklin kick up his heels for joy. It was bitter winter weather when the vessel at last drifted into the ice of Chesapeake Bay far out from land. She could neither go forward or backward for floes of floating ice were drifting through the bay, and for two months the lay there while the passengers spent their money in keep from starving to death and there was mighty little left of Jacob's twenty-five dollars when he finally reached the shore, tramping over miles of ice, and started for the new and great city of New York where nearly twenty-thousand people were gathered. But, on the thirty days over, young Jacob, eager to learn of the new country had picked up some valuable information. He met a young fellow who was going back after a trip to London where he had sold a big lot of furs that he had brought over from the new country, and he told Jacob that a man with very small capital could buy furs, and

when he got enough to take him to London could sell them for five times what they cost, and so the boy, nearly out of money, made up his mind to learn the fur business. He did that, as he did everything else thoroughly, for he hunted up a Quaker fur dealer as soon as he got to New York and the Quaker agreed to teach him to take care of furs; to beat them so the moths would not get into them, and cure them so they would be soft and supple.

He earned a little money, even while he was learning, in every detail of the business from which he meant to make a fortune, and before long he had a little shop of his own upstairs in an old building where he lived and beat out the furs that he had bought by sharp bargains from the stately Indian schemers who came down the great river in their birch canoes. They say of cakes and do the docks with a basket of huses and brass jewelry and beads and trinkets that warriors liked, and many a fine pelt of the mink, the otter and the beaver came into his possession.

When I was a boy every country boy, pretty much, used to set traps in the winter time along the banks of the streams and we got a good many minks and muskrats, and occasionally a sleek, powerful otter found himself between the steel jaws of our traps. Much more was this the case in Jacob's days and it was not long before he was going out with a packful of trinkets and a bag of carefully hidden coin and buying furs up along the banks of the Hudson and sending them back to his new wife, for Jacob had married, and he had married a rich wife, too. She came from a higher society than he and she brought him a dowry of three hundred dollars, which was a large sum and very welcome to his business, and with this money he extended his commercial travels even as far west as the British frontier post at Buffalo and as far north as Montreal.

It was no joke, that kind of commercial traveling, for mind you, he went out along the chain of lakes in northern New York and he bought of Indians and trappers through the valley of the Mohawk and the Genesee. These same Indians that he bought of in the Mohawk Valley had, still dangling from their tent poles, the scalps of the settlers, men, women and children, they had just taken a few years before when they swept like a scourge through the fertile region, following Theyandanea, better known as Joseph Brant, the educated Indian ally of the British. And in the north around Lake George and up the Richelieu River he found still more scalps that had been paid for at so much apiece by Burgoyne, when he came down to split the thirteen states in two, only to have his big, motley army of savages, Hessians and redskins cut to pieces at Bennington by John Stark and his New Hampshire riflemen. It took a good trader to do business with that kind of customers, a man cool and fearless and shrewd, but Jacob had all these qualities and soon he took a trip across the Atlantic with a big lot of furs and brought back the first pianos that came to America for sale, and went down on Gold street to his door there was a sign which read "Furs, Pianos and Violins."

Oh, this young Jacob was a money maker from the word go. When he got a dollar he didn't hide it in a napkin but immediately set it chafing after another dollar and it was a pretty nimble dollar that got away from his dollar when he sent it to the bank.

Very few people have any idea of the magnitude of the fur business. It is enormous, and the young man soon found that he had embarked in something big enough for his energies. He stopped tramping about over the country and set others to work for him, and soon his agents were gathering the choicest skins from

Indian hunters, trappers and farm boys all over the north and his keen mind was studying not London alone, but the world for a market.

In London he had seen the Chinese embassy and noted the magnificent furs worn by those titled Orientals, and he found that China was the richest market in the world for choice furs. Those rich mandarins, titled plunderers, were willing to pay high prices, and it was easy to send over ship loads with fur and iron, ore and gunning rot which the Chinese consider a cure for all ills, and bring it back loaded to the galleons with cinnamon and silks and tea and spices. How the gold dollars rolled into his coffers, but he never let them lay long idle, for his strong mind gave him boundless faith in the country of his adoption and he began thus early to buy land in the city where his business had its headquarters. Corner lots were his purchases and tempting bits here and there were deeded to the young merchant whenever he had money to spare from his fleets and his fur traders.

In twenty years the penniless boy who tramped over the ice to land, with a half dozen flutes in his pocket for his capital, was worth two hundred thousand dollars, a big sum in those days for that was only 1800 and he was thirty-seven years old. Years afterwards when he was an old man he said, "The first hundred thousand dollars came hard. After that it was easy," and so it was, for a single profitable trip to China meant thirty thousand dollars and sometimes as high as a hundred thousand, and the dollars began to look bigger and bigger in his eye, for instead of making money, money was beginning to make him and he wanted not only a fair trade, but the best of every trade.

He was always generous to his family, but anybody else had to look mighty sharp if he didn't get the best end of the bargain. It was not live and let live with him. He meant to live, and if the other fellow *could* live, all right, but that was *his* lookout. He did business a good deal on the plan of the good old deacon, who, when his son set out to win fortune in the city, said: "My son, get money. Get it honestly if you can, but get it."

Jacob's note was perfectly good. He wouldn't do anything illegal, but it didn't do him much harm to overstep the line of what he would do unless there was money in it for him. He was the richest man in New York long before anybody dreamed of it.

And then in 1810 this hero of my story started a scheme so stupendous that, had it been successful, he would have been the richest man in the world. Mind you, there were no steamships then. Robert Fulton was just beginning to paddle around the bay and all commerce was in sailing ships, and this Jacob planned to start from St. Louis and establish a line of fur trading posts up the Missouri to its headquarters across the Rocky Mountains to the Columbia River in Oregon. It was a gigantic plan, involving as it did the carrying of great stocks of supplies, of establishing a great force of buyers and keeping an army of friendly Indian hunters and trappers supplied with stores and protected from the savage tribes that then roamed freely over all the land west of the Mississippi, but he had planned every detail. He knew what he was about, and yet I think it would have failed for one reason alone that he did not see. He did not expect the man, Robert Fulton, the man who worked for him, and without that no general ever succeeded in a great campaign. Napoleon would have failed if he had not been "The Little Corporal" to his men. Grant would never have taken Richmond but for the loyalty and affection of the generals who knew there was no spark of jealousy in his big heart. Jacob had no such loyalty, and his only interests to inspire anything more than dollar loyalty, and that kind fails when it comes to a pinch.

And yet he built quite a city on the Columbia River where his furs were to be finally gathered and shipped across the Pacific to China and the Orient where those ships were to be loaded with silks, spices and tea, and a good deal more in a round trip around the globe. It was a glorious scheme and millions of dollars would have rolled every year into his fast increasing pile, but there came a war. The British lion and the American Eagle were again pulling hair and feathers, and it knocked his scheme higher than the fabled kite of Gildersoy.



But another source of wealth had come, so vast that there was no need of this round-the-world trading ring. It was the growth of America and the city. Upwards towards Fourteenth Street went the streets and men were coming from all parts of the world to make America their home, and on the tax rolls of the city about every corner of value was charged up against our Jacob. He never did much building. Finally he built himself a nice, roomy mansion on Broadway near the postoffice and after he was ready to retire from business he built a hotel that was considered a crazy speculation, it was so expensive. Probably it cost half a million, and still stands today a sturdy monument of his sagacity for it paid from the start and was the wonder of all America. He gave it to his eldest son as soon as it was finished. Edward the Seventh, late King of England, stopped there when he came over as the Prince of Wales and so did Charles Dickens and other eminent foreign celebrities.

Jacob's amusements were few. He liked to ride a good horse over the island and look at his growing estate. A glass of beer and a pipe and a game of checkers helped him pass his few idle hours pleasantly, and especially he liked the theater and could be found once or twice a week at the old Bowery where the great English stars of comedy and tragedy held forth, and while he didn't read much he formed the acquaintance and had a strong friendship with the foremost literary American of his day or any other day. Washington Irving, and Fitz Greene Halleck, the poet, was another favorite who afterwards became his private secretary and stayed with him as long as he lived. It was probably Irving and Halleck who persuaded Jacob to give to the public the only thing he ever did give it in this country, a fine reference library which still remains his monument, for it contains many priceless volumes, and I suppose will become a part of the new public library of the city of New York in some far distant century, when that noble building is completed.

And then there came to Jacob what comes to all of us. At the ripe age of eighty-six he died and left all his money, because he couldn't take it with him. The city had grown to half a million and there was more than twenty million dollars worth of property to divide among the relatives he left behind him. Most of it went to his elder son. As he approached the end, he became pitifully weak and childish, but his strong mind remained clear in business matters up to the last and a dollar looked bigger than ever. As he lay on his death bed, fed like a child, he had his books of rent brought to him and there was one poor old woman who was behind six dollars and a half on her rent, and it worried him so that he couldn't die peacefully. He used to fuss about it continually. He spoke to his secretary about it and the secretary said, "She can't pay. She's had hard luck, they have been sick in the family." The old man said, "Yes she *can* and she *must* pay. If she don't pay you must move her out and take the furniture," and finally his son heard about it and gave the secretary the money and told him to tell the old man that she had paid it. His eyes lit up triumphantly as he said, "I knew she could pay if you only went at it right," and then he died peacefully.

There are a lot of things about Jacob, the first of the multi-millionaires, that you young readers of THE BUSINESS EDUCATOR can copy to your advantage and there are some things about him you don't want to copy. That is true about most everybody, even the greatest heroes in creation. George Washington could swear like an army mule driver on great occasions and A. Lincoln sometimes told stories that would make a marble statue blush. He had magnificent traits of character. If we studied short-hand and bookkeeping as he studied every plan he went into what splendid stenographers and bookkeepers we should be. There were no loose ends to his business, and the finest thing about him was his splendid self-confidence. He never had any doubts about his success from the day he started a penniless German boy, to work his way down the Rhine. All through the struggle in the London slums; in the hold of the immigrant ship; tramping through the lonely, dangerous wilderness; planning the gigantic trading post enterprise he never

doubted or feared for an instant his own ability and ultimate success. He was alert. That is a grand thing too. He didn't wait for something to turn up. He hustled around and found something, and he didn't rely on others to push him ahead. He looked out for his own interests, but he had some traits of character you don't want to emulate. He was intensely selfish. He wasn't satisfied with a fair bargain he wanted the *best* of the bargain. He never cared for, and consequently, never won the love and affection of others. And anybody who goes through this world without loving his fellow men, and without getting them misses all that is worth living for. I don't care whether he is a millionaire or a pauper.

I read an amusing novel a little while ago. It told about a young English nobleman with a pedigree as long as the tail of the comet and a purse as flat as if the elephant had stepped on it. He came over here with the laudable intention of marrying an American girl with millions. He was one of those young men whose valet did everything for him, except brush his teeth, and don't know but he did that, too. He lost his valet or his valet lost him, and so he had to go to an hotel all by himself. It was a great enterprise, far beyond anything he had ever undertaken, but he had heard of the Waldorf-Astoria and so he told the cabby to take him there and he signed his name Lord Lackland, on the register and asked for lodgings and a little luncheon in his room, and the stately hotel clerk looked him over and saw that he was of noble lineage, and he gave him a nice little suite of parlor, bedroom and bath on the third or fourth floor, and he dined that evening in the big dining room of the hotel, and the next morning this was the bill that Lord Lackland got:

Parlour, bedroom and bath	\$75
Luncheon in room	6.50
Wait	5.00

(for he had a modest bottle of wine with his lunch)

Dinner, a la carte,	8.50
Bottle of champagne	10.00

It pretty nearly broke Lord Lackland's heart and completely broke his pocketbook, but it wasn't an extraordinary bill. If he had gone up to the New Netherlands, at the entrance to Central Park, they would have charged him about the same. Over at the St. Regis, on the other side of the park, they would have soaked him a little more, for the St. Regis is more aristocratic than the Waldorf. Down at the Hotel Astor the bill would have been no less, and over at the Knickerbocker he wouldn't have fared any better, and every one of these five million dollar hotels belong to the heirs of our hero, John Jacob Astor, first of the multi-millionaires, greatest money making genius of his age or any age.

They say a man can't get a million dollars without tramping over somebody else, but John Jacob Astor said he never wronged anybody, and I don't know that he did except in getting the best of a bargain, but that was the other man's lookout. Certainly he didn't drive other people to wall in business. He was no stock exchange gambler sending prices up and down at will. It is the fashion nowadays for commercial handits and buccaners who have risen to fortune over the wreck of others weaker than themselves to square things with Providence by leaving millions to hospitals, churches, libraries and colleges. It is a good thing that the world does get some of these ill-gotten gains. Our ancestor felt that he had ruined anyone. He didn't feel that he owed any great debt to society, and he didn't leave any public bequests except four hundred thousand dollars to the fine Astor library. True, he left his secretary, Fitz Greene Halleck, the enormous annuity of two hundred dollars a year as long as he lived, but you must remember that Halleck had given him a great many years of service and couldn't live long anyway. The son, William B. increased that pension to fifteen hundred a year and in Germany, in his native town of Waldorf there is a fine asylum or school in which orphan children of all denominations of religious faith are educated. A German boy who was left by the sea out into the world equipped to take care of himself, and this school is maintained by the income of money that was left by the sturdy German boy who tramped down the road from Waldorf to the Rhine in search of a fortune and became The First of the Multi-millionaires.

L. MADARASZ.

The very sound of the name of L. Madarasz sends thrills of inspiration vibrating through our bodies, yet he was the most unappreciated of all benefactors. He made today's high standard of writing possible by revolutionizing the old styles of penmanship. He changed crude, hand-tooled copies of the Spencerian Compendium and animated them into a heretofore unknown style of writing which we have learned to know as the "Madarasz Style," a style which has since been the beacon light that has illuminated the rough paths of all our off-hand penmen.

L. Madarasz was not fully appreciated by the average penman, but the ones that have followed faithfully his style of writing can judge from their own experience of struggling what it means to possess such wonderful skill as he had.

For days, for months, for years, his work has continued to inspire us, to fascinate us, and to delight us. We are too busy nowadays striving for a little of that glittering yellow-colored dust to attain any such standard in writing. Yet *he* had the courage to reach higher in penmanship than any penman of the past or present, regardless of whether or not it brought any greater financial returns. He wrote for the love of the work and the very sight of his writing made life worth living to him.

Madarasz, the man of wondrous skill, the very fountain of inspiration, is with us no longer; yet we know that his memory still lives and that the name, L. Madarasz, shall always be the synonym for the most marvelous off-hand penmanship ever executed by human hand and the everlasting monument to a great achievement.

L. FARETRA,
Burdett College,
Boston, Mass.

Jan. 25, 1911.

ATTENTION, PENMEN!

You have probably noticed announcements relative to the penmanship exhibit planned for the E. C. T. A. at Bridgeport. If you have anything especially fine in the way of a letter from some former penman or from such as A. D. Taylor, or C. C. Canan, you should communicate without delay with W. H. Patrick, Chairman of the Penmanship Exhibit committee, York, Pa. Or if you have a specially fine penmanship scrapbook tell him about that. These specimens and scrapbooks are to be placed upon exhibition at the convention and then returned to the owners. This promises to be the greatest exhibit of its kind ever held in this country, and will be worth going many miles to see.



Lessons in Practical Writing. No. 2

S. E. LESLIE,

Eastman College, Poughkeepsie, New York.

Subscribers' writing criticised free. Send specimens to Mr. Leslie at above address, inclosing self-addressed stamped envelope, and your criticism will reach you long before it could possibly appear in the B. E.



COPY 21. With this copy the indirect oval exercises are introduced. You should be able to make the ovals just as skillfully in this direction as in the opposite, as many of the letters are based on this exercise. Keep down strokes very light. Make them at a rate of 150 per minute.



COPY 22. Notice how these ovals are linked together. Count for each down stroke. Watch shape. Roll the arm around easily.



COPY 23. It will require much control to make this exercise well. Keep within blue lines. Make at least a full page of this oval before leaving it.



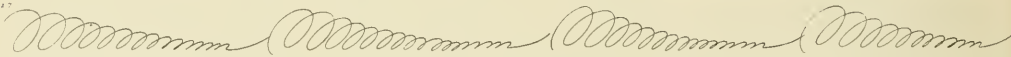
COPY 24. Considerable skill will be required to keep these exercises all on the same slant, and to arrange them so they look well. It is a very valuable copy, however, and should be mastered. Make the large ovals first. The straight line exercise may be filled in with red ink.



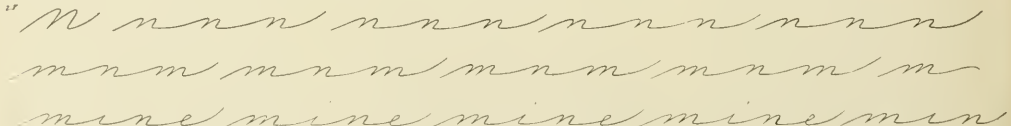
COPY 25. After making this exercise for a time, you will feel unusual control of the movement. Let the movement all come from the arm.



COPY 26. There is a tendency to use finger movement in exercises so small as these. They are designed, however, to give you control of the arm movement and at least a half page should be made with each exercise one third of a space high.



COPY 27. Notice how the *m* is developed from the indirect oval exercise. The second line of this copy should be practiced until the tops are made round and the down stroke made straight and quite close together. Study form of *m*. Watch spacing in joining them.



COPY 28. Same instructions apply to *n* as to *m*. In writing the word in the third line, try to space exactly like copy. You will find this spacing most valuable for gaining control.



COPY 34. First, write the words across the lines placing a letter on every other line, then fill in the words on the lines afterward. Fill several pages with this copy. Watch the finishing strokes.



Omar Omar Omar Omar Omar Omar
 Cars Cars Cars Cars Cars Cars
 Ever Ever Ever Ever Ever Ever
 Avon Avon Avon Avon Avon Avon

COPY 35. This copy gives you a review of the letters in the First and Second lessons. Make two pages of each line.

Omar carries over numerous coarse sieves.
 Corman was a rear runner in seven races.
 Evan was a winner in nine races. Eva
 Amos reserves six seesaws as souvenirs. A

COPY 36. You may feel that sentence work is introduced rather early in the course, but you will find no letters in these sentences that have not been practiced. Watch very carefully the spacing between the words in sentence writing. Read the directions in Lesson 1 for sending work for criticism.



BUSINESS WRITING No. 7

E. H. MCGHEE,

Steward-Large School, Trenton, N. J.

Specimens criticised by Mr. McGhee if self-addressed postal is enclosed.

COPY 71.

W W W W W W W W W W W W W W W W
 V V V V V V V V V V V V V V V V
 Vesuvius Vesuvius Vesuvius Vesuvius
 Vanity and deceit are barriers to success.

COPY 72.

A B C D E F G H I
 J K L M N O P Q
 R S T U V W X
 Y Z & Co



COPY 73.

\$1900⁰⁰

Princeton N.J. Apr 10 1890

Four months after date I promise
to pay John D Rice or order
Nineteen hundred ⁰⁰ Dollars
value received with interest

Carl J. Turner & Sons.

COPY 74.

Trenton N.J. April 2 1890

Mr E. C. Mills.

Rochester N.Y

Dear Sir. - Your letter of a recent date
at hand and in reply will say that in
these few lines you will have a style
of penmanship that meet all the require-
ments of the commercial world A style
that is plain easy to read and can be
written rapidly.

Very truly,

E. A. McGhee.

B17
NOT

Freedom License



PUBLIC SCHOOL WRITING

by O. L. Rogers,

SUPERVISOR OF WRITING, FT. WAYNE, IND.

FIRST GRADE.

What are the immediate needs of the child in daily work? What method of training will best fit the child for practical writing in later life? Should not the health and physical development of the child be considered?

The answer to these questions determine the best method of procedure.

Since the child has little need for writing during the first months of its school life, I prefer to begin the practice the last half of the year. There should be no written work required of the first grade pupil except the daily writing lesson.

Materials—Coarse instruments are suitable to the child, so crayon and blackboard are used for the first twelve weeks.

Position—at the board should be erect, bearing equal weight on each foot. Placing the left hand to the back is better than leaving it free to be placed on the ledge of the blackboard. All the fingers should be placed on top of the crayon and the thumb beneath; this will prevent the squeaking noise. The pupil should stand directly in front of his work. The tendency is to stand too far to the left.

Movement—Exercises that are very simple should be used in the beginning. The direct oval or ring exercise is a good one and leads to some of the easier small letters. The exercise should be made before the class, being sure that all can see. Show where the exercise begins and finishes, its size and slant. Then the class should repeat the same back to the teacher. It is well to have the class trace the exercise in the air, counting for each revolution or stroke before starting on the board. The exercises may vary from eight to four inches in height, depending upon the letter being developed.

Work—The 1A children are expected to learn to make in legible form, all the small letters and use them in simple words.

Pencil and paper are used during the last two months of the term. A pencil 3-8 inch in diameter, with the lead 1-8 of an inch in diameter, is a good medium between the crayon and pen.

Paper with a rough surface is better than glazed or pen paper.

When pupils are transferred from board work to paper, many new things are encountered, viz: Position of head, body, feet, arms, and paper. Also pencil holding.

The head should be held straight and not tipped to the left. The pupil should sit well back in the seat, bend forward from the hips so as to keep the spine straight. The body should

not touch the desk in front. The feet should remain flat on the floor and if the desk is not adjustable, a footstool should be supplied.

The left hand and arm should rest on the desk. The right elbow should be slightly raised from the desk in order that the same muscles and movement may be used as in blackboard writing. The tips of the last two fingers may glide on the paper and will assist in steadying the hand. Most pupils are inclined to hold the pencil too near the point. To prevent this a small cord or rubber band may be placed one inch from the end of the pencil to show where the first finger should be.

The paper should be turned to the left far enough so that a line if drawn straight from the

center of the body would connect the upper right hand corner and the lower left hand corner. This position of the paper will assist in getting correct slant.

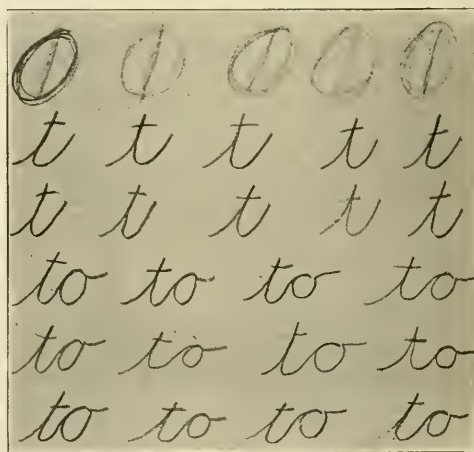
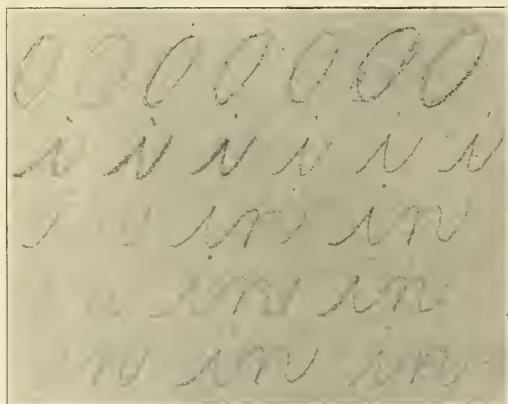
The first lessons on paper should be entirely movement drills and every lesson should begin with a movement exercise which will develop the initial stroke of the letter to be learned. Tracing the letter in large form makes a good movement drill and at the same time teaches the form of the letter.

The minimum letters, on paper should be 1/2 an inch high in the first grade.

The accompanying specimens are the result of three months' practice on blackboard and one month on paper.



By Ruth E. Dow, student in Laconia, N. H., Bus. School, P. E. Hamilton, Prop.



By first grade pupils of the Ft. Wayne schools and reduced one-half in engraving. Arm movement writing. See accompanying article.



A. B. C. D. E. F. G. H.
 I. J. K. L. M. N. O. P.
 Q. R. S. T. U. V. W. X.
 Time Y and Z. 34 sec.

By G. E. Spohn, Propr., C. C. C. College, Madison, Wis.

A. B. C. D. E. F. G. H. I. J. K.
 L. M. N. O. P. Q. R. S. T. U. V.
 W. X. Y. Z. X.
 1 2 3 4 5 6 7 8 9 0.

By Dave Sapp, Douglas, Ga.

A B C D E F G H I J K
 L M N O P Q R S T U V
 ——— W X Y Z ———

By Yin F. Lim, pupil Heald's Business College, Oakland, Calif., Geo. W. Collins, teacher.

A B C D E F G H I
 J K L M N O P Q R
 S T U V W X Y Z

By W. J. Isaak, Odessa, Wn., pupil Blair Business College.



Robert Van Dam, 11 yr

E. D. Lewis E. D. Lewis E. D. Lewis
 L. O. Lambert L. O. Lambert
 L. O. Lambert L. O. Lambert
 E. D. Lewis E. D. Lewis E. D. Lewis
 E. D. Lewis E. D. Lewis E. D. Lewis
 L. O. Lambert L. O. Lambert L.
 L. O. Lambert L. O. Lambert L.
 L. O. Lambert L. O. Lambert L.
 L. O. Lambert L. O. Lambert
 L. O. Lambert L. O. Lambert
 E. D. Lewis E. D. Lewis
 David's nephew has a nap-
 tha launch. L. O. Lambert
 E. D. Lewis D. D. Lawrence D.
 E. D. Lawrence D. D. Lawrence

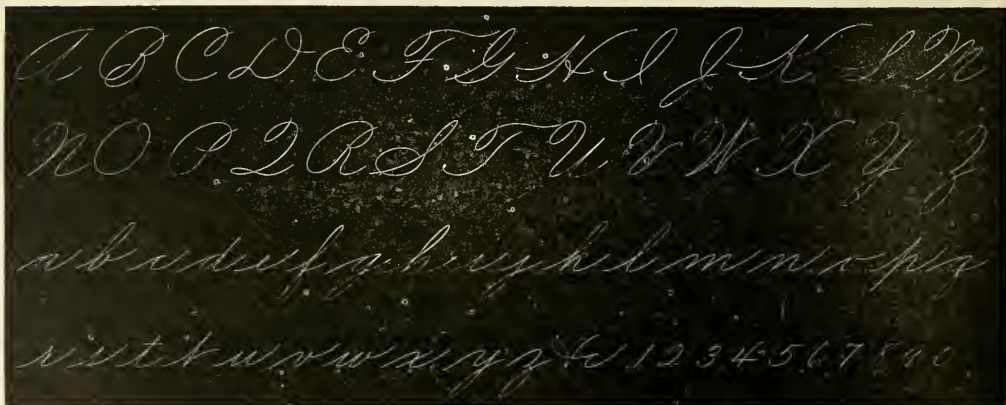
Written by eleven-year-old Robert Van Dam, Muskegon, Mich., public schools, Miss Lena Rovick, supervisor of writing. The work of the entire class was almost as good.

I chatter, chatter, as I flow
 To join the brimming river;
 For men's men may come and men may go,
 But I go on forever.

By Pansy Empire, N. Platte, Nebr., High School, Miss Lucretia Davis, teacher.

A. S. Spencer
 E. M. Vuntsinger
 J. N. Farley
 W. H. Flickinger
 R. E. Collins
 L. L. Williams
 E. L. Brown
 H. A. Howard
 F. M. Gamblyn
 C. L. Richett
 L. M. Kelchner
 E. C. Mills
 L. N. Hausman
 J. D. Rice
 G. M. Wonnell
 M. L. P. C.

By E. H. McGhee, Stewart-Large Business Institute, Trenton, N. J.



A very fine set of business capitals by J. D. Todd, Salt Lake City, Utah. You will do well to study them.



CLUB CHAT

A list of subscriptions is hereby acknowledged from Mr. W. S. Smith, of the old reliable Spencerian Business College, Milwaukee, Wis.

A lucky list of thirteen subscriptions is at hand from Mr. J. B. Clark, of the Jacobs Business College, Dayton, Ohio, and we wish each thirteen dollars' worth in return.

One hundred and twenty-three subscriptions are hereby acknowledged from Mr. H. L. Danner, penman in the big Blair Business College, Spokane, Wash. That is the kind of a club that makes the publishers happy. It is the kind of appreciation that talks and helps pay the printers' bills, and that is the kind of a club that speaks a good big live school, and teachers who can enthuse—just the kind you find in the Blair School.

Mr. C. A. Cowee, Prin. of the Wausau, Wis., Business College, has again favored us with a list of subscriptions. Mr. Cowee is a faithful supporter of *THE BUSINESS EDUCATOR*, and, no doubt, both he and his students find the journal of much value in their work.

Another good list of subscriptions is at hand from the Wilkes-Barre, Pa., Business College. W. L. Dodsoo, Prin., and Ashton E. Smith, commercial teacher. This institution is doing splendid work and has in attendance an enthusiastic number of good quality pupils.

A list of thirteen subscriptions is hereby acknowledged from Mr. J. H. Park, of Trenton, N. J.

Mr. G. W. Kopp, of the Blinn Memorial College, Brenham, Texas, began the new year right by "clubbing" *THE BUSINESS EDUCATOR*. He has just favored us with a list of fourteen subscriptions.

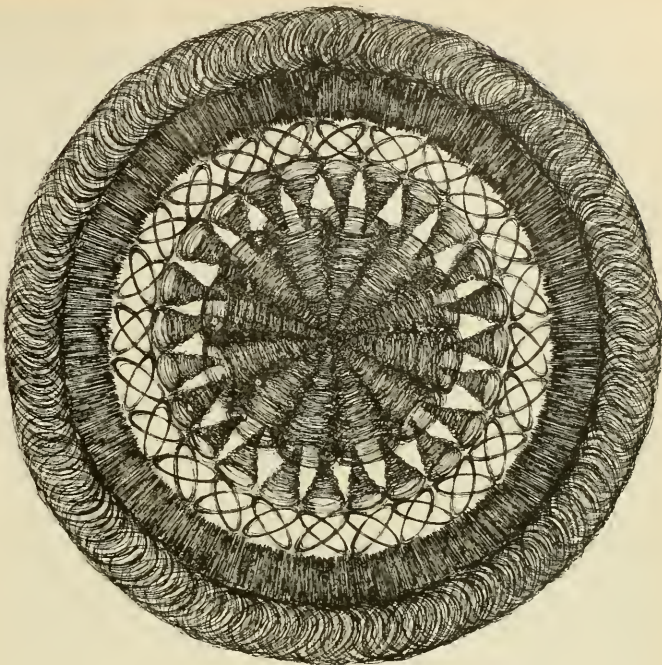
The appreciated list of subscriptions is at hand from Mr. J. M. Moose, penman in the Southern Commercial School, Durham, N. C. He reports a good attendance, with the prospects for a still greater number. He writes a good business hand, and knows how to inspire pupils.

A very good list of subscriptions is at hand from the Detroit, Mich., Commercial College, Chas. F. Zulauf, Manager. We are pleased to hear good reports of the growth of that school. The list of subscriptions received would indicate prosperity and enthusiasm.

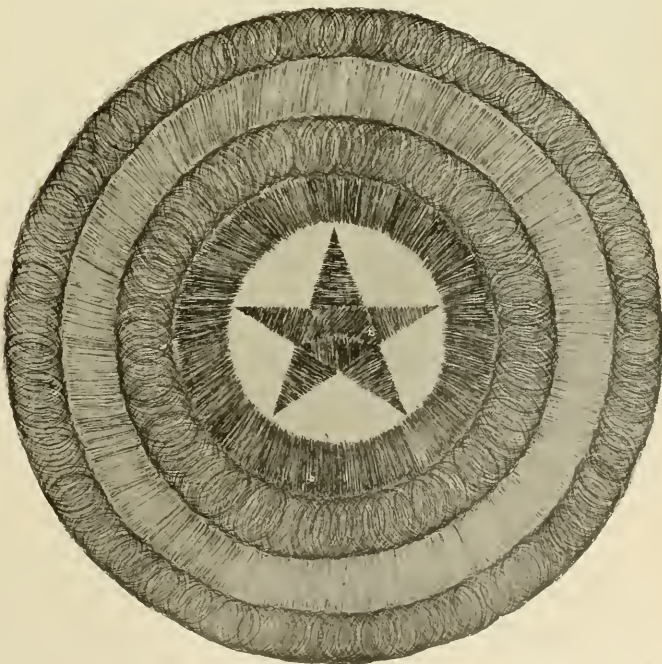
Mr. Geo. W. Collins, of the Heald's Business College, Oakland, California, recently favored us with another list of subscriptions to *THE BUSINESS EDUCATOR*, numbering thirty. Mr. Collins is an enthusiastic teacher of penmanship, and secures very good results in his penmanship classes.

A list of forty-five subscriptions to the Professional Edition and seven to the Students' Edition is at hand from Mr. S. E. Leslie, Eastman College, Poughkeepsie, N. Y. This speaks well for the enthusiasm and intelligence of the students of that institution. While enthusiastic on the subject of penmanship, they seem to be quite as interested in the commercial subjects, hence so many subscriptions to the Professional Edition. Mr. Leslie's penmanship, he it is said by the way, is now a distinct and high grade commodity, ranking him with the few who have mastered the art of writing superbly well. His lessons in these columns are already eliciting words of praise from some of America's most practical and expert penmen.

A list of twenty-eight subscriptions is at hand from W. R. Hamilton, Toland's Business University, Mason City, Iowa. He reports 135 students enrolled in their day classes, revealing a steady increase in attendance each year. This was in February, and the students were still enrolling for the spring term. Mr. Hamilton is neglecting no part of the work, and as a consequence prosperity is gradually coming his way.



Good movement exercises by L. V. Gordon, Ferris Inst., Big Rapids, Mich. J. A. Snyder, instructor.



A fine movement drill by Earl Weaver, pupil of W. J. Slifer, Spalding Coml. Coll., Kansas City, Mo.



EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

PENMANSHIP PROBLEMS AND THE SUPERVISOR.

Number Five.

Transition periods are always accompanied by extreme theories and methods. This is as true of writing methods and practices as of other arts and subjects.

For a quarter of a century children have been taught to draw script forms but little larger than those used in adult writing. No sooner than it became known that small writing was injurious to eyes, nerves and muscles of children, that some began to see how large children could write. As a result I saw less than a year ago a supervisor teaching children to make ovals a foot long with pencils on paper.

As soon as it was discovered that children should be taught to write more speedily, some concluded that everything should be sacrificed for speed, and scribbling resulted. Script drawing again became the universal mode of teaching writing.

A little later when it became known that the arm should perform part of the act of writing, a few concluded forthwith that any finger cooperation was bad, and the extreme arm or so-called muscular movement became for a time the fad in theory but not in fact. A good deal of scrawling writing was the result.

Supervisors there are who still swing from one extreme to the other, but they are becoming fewer in number each year. Moderation, sense of proportion, the "eternal fitness" of things, the medium condition in size, in slant, in speed, in movement are each being considered and weighed in the balance, and such as are not found wanting are utilized.

No sooner than we learned that the "boxes" in the copy-books hindered freedom, than some discarded boxes and ruling altogether. And following the no-ruling extreme we now see some re-establishing the two-inch box-like copy-book-like ruled spaces to aid in restricting extremity in movement.

Out of the experiences of trying to write with the "bridle off" altogether on the one hand, or with the tight check rein on the other hand, penmen are learning to be more pedagogical and consequently more practical.

Some who were advocating long loops a decade ago are now experimenting with short and no loops, while others who advocated two-space writing a decade ago saw the impracticableness of it for the average person, and now advocate a happy medium between the extremely tall and short.

From the teaching of fifty-two to that of ninety degrees represent one extreme, while the going from either one of these definite and dogmatic degrees to the other wherein "any old slant" or any number of slants will do, is the other extreme.

From the prejudiced and dogmatic to the know-nothings and rudderless is an extreme that is pathetic and impractical and yet we have seen the transition. Likewise from the mechanically accurate to the chaotic and slipshod in copies, the transition is sometimes made in a little while by those who lose their bearings.

In these days of transition the supervisor, if ever, needs to go slow and sure.

The specimen on page 17 of the Feb. B. E. credited to C. A. Glover was written by Geo. Gray, a pupil of Mr. Glover's, of Potts' Business College, Pasadena, Calif. Mr. Glover writes a very superior business hand.

ANOTHER FOOL SWINDLER

A clever swindler with a new scheme has been operating in the east, where he secured small amounts from the Steward-Large School, and Rider-Moore & Stewart School, each of Trenton, N. J. His scheme is to enter a commercial school and pay money on an enrollment for his brother, who expects to enroll a few days later. His plan is the usual presentation of a check \$5.00 or \$10.00 larger than the amount of the tuition, accepting in exchange the difference between the tuition and the size of the check. Later on the check proves to be no good. The school brethren will do well to "look a leetle out."

PARTIAL CONTENTS

For the Professional Edition of
the Business Educator for
March, 1911.

EDITORIAL

ACCOUNTANCY, C. C. Jones, Dunkirk, N. Y.

BUSINESS ENGLISH, Louis J. Mageniz, Eastman College, Poughkeepsie, N. Y.

ARITHMETIC, J. H. Minick, Eastman College, Poughkeepsie, N. Y.

SALESMANSHIP, Harlan Eugene Read, Peoria, Ill.

COMMERCIAL LAW, Frederick Juchhoff, Chicago, Ill.

THE CONDUCT OF BUSINESS, M. W. Cassmore, Seattle, Wn.

CONVENTION REPORTS

CONVENTION ANNOUNCEMENTS, ETC.

NEWS ITEMS, CATALOG NOTICES, ETC.

The Adept Adapts

Adapt that which you find about you that is good; adapt it to your needs; and you will be an adept.



EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editorial first on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

ON BENDED KNEES.

We wish to correct any unfair interpretation contained in our criticism concerning the finances of the Federation as relates to the administration of President Enos Spencer. He said to his credit that the administrative expenses were unusually low, and anything over which he had control was reduced to the minimum.

The facts are that not all who attended the convention paid their dues, a condition which should be watched carefully in the future, and will be, we feel sure.

We recently visited Chicago and found the new president, Mr. MacCormac, and many of his co-workers, planning for the Spokane meeting with an enthusiasm, far-sightedness and economy which bespeaks the most successful meeting ever held.

THE FINANCES OF THE FEDERATION.

Anyone familiar with the finances of the National Commercial Teachers' Federation know that each year it requires close figuring to come out even. And the one main cause is that many teachers pay only when they attend, and a few do not even pay then.

This is not as it should be, and not as it must be if it is to become the influence it should and which it is destined to be if supported by the rank and file of the profession.

The object of meeting in different cities is three fold: to give its members a chance to see what others are doing and to see the country; to stimulate interest in commercial education in different sections and cities; and to secure new members.

The new members secured in each new community should be retained. This can best be done by emphasizing the fact that a Report of the Proceedings worth the membership will be furnished free to all members.

The new arrangement whereby the yearly fee amounts to less than the bi-yearly fee will aid in holding old members. But we need to recognize

that *membership* is the essential thing and not mere *attendance*. The latter is the thing all desire, but the former is necessary to "make the mare go."

Have you, Mr. School Proprietor, or you Mr. School Principal, or you Mr. Commercial Teacher your name on the membership roll of the great organization of its kind? The National Commercial Teachers' Federation? If not, get it there without further delay. For information relative to membership fee, etc., write to the General Secretary, Mr. F. M. Van Antwerp, Louisville, Ky., care of Spencerian College.

Have your name on the roll of the National organization of Commercial Education and thereby be recognized among the progressives. Strengthen it with your dollars, influence and attendance, and in return it will dignify your calling and help you to achieve more than would otherwise be possible.

REQUIREMENTS OF A GOOD CORRESPONDENT.

1st. He should be thoroughly educated and have a broad view of life—see it at many different angles. We do not necessarily mean a college education, as that alone will not make a successful correspondent nor will it make a successful business man.

2d. He should be a diligent student of human nature. Be able to read character in handwriting, to size up men. He should be able to get back of the morning's mail and study the mood and temperament of the men who penned it. He should consider the mood of Brown who wrote that curt, sarcastic letter, and let not the memory of it mar his judgment when he answers Smith's letter. There is a personality behind every letter.

3d. He should have tact, that is a nice perception of what is required by circumstances. Tact never offends, never treats upon other people's toes. Tact is one of the most potent forces that makes for success in business.

4th. He should be guided by self-confidence. He should not be an egotist, but should believe in himself and his ability to bring success out of failure, victory out of defeat every time. "What men want is not talent, it is courage, and purpose; not power to achieve, but the will to do regardless."

5th. He should bring energy and enthusiasm to his work. "Enthusiasm rules the world," said the great Napoleon. Enthusiasm is that something in nature that carries all before it.

6th. He should have character. He who stoops to petty acts of trickery, may for a time gain thereby, but later these little mean things will be the germs to destroy. He should show a willingness to help others. Sympathize with them in a dignified manner, win their confidence and respect. It means success.

I. R. STOUT,
Bellaire, O.

"Professor." Why?

Why are business college instructors "Professorized"? Why should they be? These questions are asked by many who are anticipating a business course, but who dread the inevitable "Professor So-and-so" whom they will meet. Many are each year kept from enrolling in commercial schools because they do not like to expose their ignorance before such learned people. Can we blame them? Do we especially appreciate the feeling that comes to us when we blunder before some one our superior? If we do we may be justified in blaming them—otherwise not.

Another thing: Are commercial teachers as a rule worthy of such a title as Professor? Many of them are not educated in any other than the branches that they teach. If they have knowledge of Greek, or Latin, or History, it is usually confined to the first year's work in high school.

Again: Is "Professoring" a sign of business or of the finer arts? What would the average stenographer think to address her employer in any other way than "Mr." Is that not the proper way? If a school claims to train for business should it use the terms that are applied in institutions of higher learning? Most assuredly not. In the interest of good business and good business education let us eliminate the misnomer and in its place put a title that carries as much dignity, and as much force, and still does not leave the wrong impression.

That such elimination is possible is proven by the schools that they have done so and are prospering under the new regime. Here and there we find the business college that claims to give the university atmosphere in their school training and life but is such a thing feasible or even possible? If so why should not the business training school and the university be combined in their work. Should not the business college be a big business house rather than a school where culture is supposed to be uppermost? Let us keep the schools separate.

M. N. BUNKER,
Haltford, Kansas.

Easter time will mean a glorious time to all commercial and penmanship teachers who journey to Bridgeport, Conn., to attend the E. C. T. A.

April 13, 14 15, 1911.



ACCOUNTANCY

C. C. JONES, Dunkirk, N. Y.

Teacher, Public Accountant and Auditor.

LIABILITIES OF AUDITORS.

In my articles of the past two years, I have encouraged commercial teachers to take up the work of Public Accounting and Auditing, and if the tone of the many letters received from teachers is a criterion, a considerable number of them have taken the advice seriously and are preparing themselves to enter this line of work. There is plenty of room for those who are well prepared and who with experience, will be able to undertake the larger problems of the science.

It is to be regretted that occasionally, a man will set himself before the public as a qualified accountant, who is not fit to do more than the ordinary bookkeeper's routine and whose mistakes bring discredit to the profession generally. Occasionally, we find professional accountants who do not have that fine sense of honor and responsibility that should always be regarded as first among the virtues of the man into whose hands is placed the confidence of the public and the safeguarding of its investments.

A case illustrating this point came to the writer a number of years ago when he was called upon to audit a set of books which had been certified by a public accountant as being correct in all particulars. In looking over the books before beginning the audit proper, I discovered several erasures, which looked suspicious, and upon investigation proved had been made to cover shortages aggregating Five Hundred Dollars. The cash was short and the hundred's figure had been erased in three instances. Then looking further, it was found that entries had not been properly made in the ledger for a period of three years. Yet annual reports had been made and accepted as correct each year. It was further found that vouchers had been surreptitiously destroyed, collections made that had not been entered, leaving the original account open, and that a true cash balance had not been had for over three years. Still, the books were correct in every particu-

lar! This may be an unusual case, but such as this bring discredit to all who are acting honestly and doing what is obviously their bounden duty.

Many more cases are those which show that the accountant has not proper training, and there should be fewer of such for the reason that a man who intends to do right, should, if he sees that he can not do all that is required of him, engage a more experienced accountant as counsel and carry the case to completion even if it be to his financial disadvantage.

As to the actual liability of the auditor for his certification of audit, there is a diversity of opinion among the professional accountants. Cases decided by the Courts have been so few that the matter is far from being settled. Dicksee, the eminent English authority says on this point:

"At the same time, it is well to be remembered that however desirable it may be to know the bare extent of the legal responsibility, the real professional responsibility to clients ought to be ideal; and, further, an Auditor will be the worst of friends to his profession if he studiously exert himself to narrow the responsibilities, and so to dwarf the importance of his position."

"The responsibility involved in certifying a Balance Sheet to be absolutely correct would be so great, so limitless, that many have preferred to discard all claim to such a position of certainty, and prefer merely to certify a Balance Sheet as being 'in accordance with the books.'"

The Auditor who must be reminded that such an investigation is valueless, is not fit to engage in public work, and audit that does not go further than a comparison of the Balance Sheet with the books is of no value to any one. It is plain to see that books may be fixed for such an audit and if the Auditor does not go deeply into the details, he should not under any circumstances make any certification whatever. Such a certificate would not relieve the Auditor of any responsibility and if legal proceedings were instituted, he could have no valid defense.

If, on the other hand, an Auditor has not been able through no fault of his own, to make a satisfactory investigation, he should report his findings fully to the proper authority, and should make no effort to conceal the facts as he finds them. The Auditor must find them and he must get at the facts in the various ways that are open to him.

In answer to the question: How is the Auditor to ascertain the facts? Dicksee replies:

"In the same manner as a judge or jury by sifting evidence. The chief evidence is of course, the books (and it may be remarked incidentally, that it is clearly the Auditor's duty to see that the accounts he certifies, in addition to being correct, are in accordance with the books); but the books must not be considered the sole source of evidence; the fact that a statement appears in the books is *prima facie* evidence only, and must be verified, either by internal cross-examination, or by reliable and independent evidence, whether documentary (vouchers, etc.) or oral (explanation)."

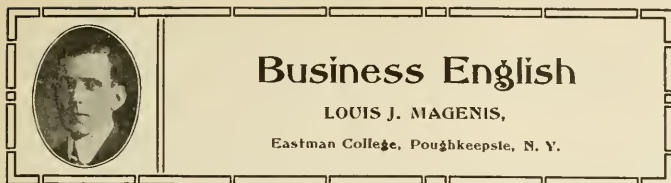
"The result of such an investigation will be that the Auditor has proved to himself that certain statements represent absolutely indisputable facts and that certain other statements *in his opinion*, appear to represent facts. Beyond this, not being omniscient, he cannot go, and should never attempt to go. Let him, therefore report that he has thoroughly examined the accounts, that they are in accordance with the books, and are in his opinion, correctly stated: he will then be occupying a logical, manly position—far more in keeping with the dignity of his position than that afforded by the most skillful of word juggling."

In cases where the Auditor has certified to a Balance Sheet which was not in accordance with the true facts, and in consequence, dividends have been paid when conditions did not warrant, it has been held that the Auditor was responsible and that he should be held accountable for the sums so paid or to contribute such sums as the Court direct. It is generally conceded that the Auditor should possess sufficient knowledge of his profession to enable him to get the facts and put them into proper relation to the business under investigation and to understand details so well that the slightest discrepancy will be detected.

It is not expected that the Auditor will attempt to dictate to the Directors or Managers of the business as to the management of the same, but in making his report, he should point out any matters which appear to be irregular in details and in his report to the stockholders, should put the facts in so clear a light that he cannot be misunderstood.

A reliable authority sums up the whole matter as follows:

"It does not appear that the conscientious and capable Auditor, who has endeavored to conduct his audit upon the lines laid down by the profession, need feel much apprehension as to the legal consequence arising from a *bona fide* error of judgment or from his inability to discover an exceptionally clever fraud. On the other hand, it is doubtless greatly to the advantage of all properly qualified Auditors if a reasonable measure of responsibility be expected from them, for there is too some chance of scaring out of the field a too numerous class of so-called Auditors, whose extreme ignorance of the veriest elements of their profession is only equalled by their utter inability to appreciate the moral responsibility of their position. It is believed that such cases rarely occur and that, consequently, all competent and reputable accountants may regard the matter as something that does not in any sense intimately concern them."



Business English

LOUIS J. MAGENIS,

Eastman College, Poughkeepsie, N. Y.

COLLECTING ACCOUNTS.

Collection letters may be divided into two classes: The "Form" letter and the personal letter. This leads to the explanation of Form letters, and their use in business.

Example of Form Collection Letters.
Gentlemen:

Enclosed you will find statement of your account amounting to _____. A prompt remittance will be appreciated.

Yours very truly,
BROWN, HICKS & CO.

This letter is so worded as to be applicable to all who have a due account on the books of Brown, Hicks & Co. Fill in the proper name and address and the proper amount and you have a letter which will perfectly fit any given case.

The great advantage of the "Form" letter lies in the fact that it saves time and reduces expenses. Thousands of copies of such a letter may be made from the letter press or the mimeograph in the course of a few hours by one stenographer. Half a dozen stenographers would not be able to get out the same number of personal letters in a week. For economical reasons, therefore, almost every business house uses a certain number of form letters suited to the business. The great drawback, however, of this kind of letter is that it lacks the individual touch. It does not reflect the personality of a being of flesh and blood. Rather, it impresses the reader with the idea that the author is a machine that turns out material of this kind as long as the fires are lit, and the machinery is oiled.

But this very defect of the form letter may sometimes be to its decided advantage in the matter of collection. Many people who owe money are either sincerely or hypocritically sensitive about their obligations, and if the creditor shows that he is personally conscious of the debt, these debtors are likely to take offense and withdraw their custom. It can be readily seen how suitable a form letter would be for people of this type.

On another class of debtor, however, the form letter might have absolutely no effect. Reference is made to the man who has not a very deep sense of financial obligation and who has nothing to lose

by deferring payment of his debts. A man of that type would be inclined to throw form letters into the waste paper basket and to settle an account only when he realized that the creditor was taking a personal interest in his case. As a general rule "form" letters for the collection of bills, are suitable only to the cases of customers whose volume of business is small and unfrequent and whose trade is therefore, not very valuable. Good customers who become delinquent should be sent letters based upon the writer's personal knowledge of the customer's character as shown by the record of his business transactions with the house. But more of this later.

Four, five and sometime six collection "forms" are used by the typical business. These forms are not independent of one another, but rather make an interdependent series gradually increasing in force and insistently until the climax is reached; i. e. until bill is settled or notice of suit is given. A series of business letters of this description is usually termed a "follow-up" series. The object of such a series may either be the collection of accounts or the sale of goods, but in either case, their prime object is to pursue the addressee until results have been obtained, or it is clearly proved that results cannot be obtained. Of course, a "follow-up" series for the sale of goods, is much more difficult to compose than a collection series for the task of the writer here is to interest and persuade; and there is consequently plenty of scope for novel presentation of argument and originality. Thousands have tried to push sales by means of the "follow-up" letter, and thousands have failed. Their letter failed to interest. In another part of this series the underlying principles of the successful sale letters are discussed and examples are given of "follow-up" systems which proved successful. At present let us see how a "follow-up" collection series may be composed.

PLAN. LETTER I.

LETTER I.

Accurate statement of facts. Request for payment.

LETTER II.

Depends on letter.
Accurate statements of facts. A more pointed request for payment.

LETTER III.

Depends on Letters I and II. An insistent request for payment.

LETTER IV.

Depends on Letters I, II, III. An indefinite threat unless settlement is made.

LETTER V.

Depends on letters, I, II, III, IV. Brief review of case. Notice of suit.

LETTER No. 1.

Poughkeepsie, N. Y.

Feb. 1, 1910.

Mr. John Brown,
124 Liberty St.,
Newburgh, N. Y.

Dear Sir:

Enclosed you will find statement of account amounting to forty-five dollars (\$45.00), which fell due January 1st. No doubt it has escaped your attention. Will you please forward check for this amount as soon as convenient, and oblige,

Yours very truly,

LETTER No. 2.

Poughkeepsie, N. Y.

Feb. 15, 1910.

Mr. John Brown,
124 Liberty St.
Newburgh, N. Y.

Dear Sir:

On February 1st we forwarded you statement of account, amounting to fifty dollars (\$50.00), and asking you to remit as soon as convenient. Up to the present we have not had an answer to our letter. As your account is now six weeks over-due, it should be settled without delay. We are looking forward to the courtesy of an prompt answer.

Yours very truly,

LETTER No. 3.

Poughkeepsie, N. Y.

March 1, 1910.

Mr. John Brown,
124 Liberty St.,
Newburgh, N. Y.

My dear Sir:

It surprises us that you have paid no attention to our letters of Feb. 1st and 15th with reference to your account of fifty dollars (\$50.00), which is now two months past due. If the amount is not correct, we would be glad to hear from you at once. If it is correct it should be paid at once. We expect remittance by return mail.

Yours very truly,

LETTER No. 4.

Poughkeepsie, N. Y.

Feb. 15, 1910.

Mr. John Brown,
124 Liberty St.
Newburgh, N. Y.

Dear Sir:

Referring to your letters of Feb. 1st and 15th relating to settle-

(Continued on page 29.)



ARITHMETIC

J. H. MINICK,

Eastman College, Poughkeepsie, N. Y.

TEACHING RAPID ADDITION.

(CONTINUED)

If the teacher will drill his pupils every day, or even every other day, on exercises in addition such as have been illustrated and outlined in the second article of this series and at the same time encourage them to practice ten minutes or so each day out of class, there can be no question as to their soon acquiring the ability to add rapidly and accurately. The writer knows of no other method by which the student can so quickly acquire the ability to add figures rapidly and correctly.

After the teacher has drilled the class for several minutes in grouping and adding the exercise of the lesson for the day, which had been placed upon the board before the class was called, he should then dictate an exercise for the students to write in their tablets as he names the figures, having first explained to the class how the exercise is to be arranged; that is, the numbers of figures for each row and the number in each column; how to begin to write the exercise, etc., so that there may be no hitch while taking the dictation. The teacher should insist upon making neat figures, and at the same time dictate the exercise fast enough to compel some degree of rapidity in writing the figures. Of course he will be guided in his dictation by the ability of the class. As soon as the last figure has been dictated, with watch in hand, the teacher says, "Draw a line under the exercise, and add."

The students may indicate the completion of their addition by the upraised hand, or the teacher, as soon as he thinks some one may be nearing the completion, may note the seconds already consumed, and every succeeding fifth second upon the board. By the latter method, a glance at the board on the completion of his addition, the student will know the length of time within a few seconds required by him to make the addition. If an error is made by a student, he should receive no credit for his work even though he was the first to complete the addition. The teacher should insist upon accuracy. No guess work should be allowed.

These exercises may be made very interesting, and the desire to excel

on the part of the students will become correspondingly strong and good results will be obtained. If the teacher shows a live interest himself, the students will likely catch the same spirit.

There is no objection whatever, to the students adding by groups of three or four figures when the sums of such groups can be readily seen, and the additions easily made; but on the whole it is believed that in adding by groups of two figures in general, the columns can be more quickly added than by trying to add three or four figures at a time. When concert grouping and adding is made aloud by the class, groups of two figures only should be made and added.

Another good mental drill, to give variety, is to count by the continued addition of the same number. Example: Count 2's from 0 to 50, thus, 0, 2, 4, 6, 8, etc. The student may be asked to begin with any number and add by 2's, 3's, 4's 5's, etc., to any point. When a mistake is made, another student may be asked to take it up at that point and proceed with the addition; or the teacher may call upon some other member of the class to take up the addition at any point. This exercise affords rest to the eyes after looking several minutes at figures on the board.

The last sentence of the preceding paragraph suggests the thought that it may be quite fitting at this point to caution the inexperienced teacher against doing anything which might tend to injure the eyes of his pupils.

In a large class some students are obliged to sit so far away from the blackboard that it becomes tiresome to the eye to look carefully at the figures for any length of time; while others sit at such an angle as to see a glared surface and so find it difficult to clearly distinguish the figures. Near sighted pupils should always be placed near to the board; but little, if anything, can be done in a large class for the comfort of the students in the rear of the room, or for those who get the glare of the reflected light. About the only thing to do is to vary the exercises, even during the same drill period so that the student may not be required to look steadily upon the exercise on the board for longer than a minute or so at a time.

For class drill in rapid work such exercises as the following may be introduced frequently.

(1) Multiply 4 by 3, add 2, divide by 7, multiply by 4, subtract 3, divide by 5, add 7, multiply by 6, add 2, divide by 2, subtract 10, add 1, divide by 4. Result.

(2) Six multiply by 3, add 2, divide by 4, multiply by 3, add 1, divide by 8, square it, multiply by 7, add 2, divide by 6, square it, subtract 10, divide by 5, cube it. Answer.

Such exercises as the two given above afford splendid mental drill. The pupils perform the mental operations as rapidly as the teacher dictates the operations to be performed; and yet without a sound being heard except the teacher's voice as he rapidly creates and dictates the exercise, and at the end calls for the answer or the upraised hand by those who have a result. Some of these exercises should be given slowly enough to encourage the weak ones in the class, others more rapidly, and still others so rapidly that even the best in the class can not always follow the dictation. The teacher in these exercises, may call for squares (see second exercise), cubes, square roots and cube roots; or call for the addition, subtraction, multiplication, or division of fractions or mixed numbers. The squares, cubes, etc., may need to be explained to some of the students. This can be done in a very few moments. These processes should be used for they afford a greater variety of exercises.

Another valuable drill exercise is to place upon the board columns of numbers from 1 to 50 or more, arranged promiscuously, in rows, and have the class add, 2, 3, 4, 5, 6, 7, etc., separately, to each number in the columns, the teacher moving the pointer rapidly up and down the columns until all the sums can be named instantly. To be able to do this requires practice and time; so that the addition of one figure, as "2," to each of the numbers may require more than one lesson.

It should be remembered that these exercises are only pleasing changes to afford variety, or rest to the eye, and at the same time to develop mental acumen. They are only side lights along the highway of rapid addition.

High School—Continued from page 26.

cellent raw material for being made into scientific business men. And while the boy is studying these things in the high school, he sees so clearly their practical application, and finds the work so interesting, that he works hard and behaves well. Wherefore he stays in the school and, through hard work and good behavior he evolves character. And in diligence, good conduct, and character with some knowledge he has four pretty good assets with which to start business. OWEN D. EVANS,



Commercial Law

FREDERICK JUCHHOFF, LL. M., Ph. D.,

Chicago, Illinois.

CONDITIONAL SALES.

Conditional sales, or sales whose final completion is contingent upon the performance or non-performance of a specified condition, are generally divided into two classes, those where the title to the article sold and delivered remains in the vendor until the performance of a precedent condition, and those where the title passes to the vendee at the time of the sale, but may be revested in the vendor by the performance of a subsequent condition.

Conditional sales rest solely on a contractual relation and are subject to the usual rules governing contracts. It is not essential that the condition be expressed, as it may be implied from the actions of the parties. In fact, the law presumes certain conditions whether or not they are stated in the contract of sale. Thus, ordinarily when goods are sold and no mode of payment is mentioned, the sale is not presumed to be on credit, and a payment of the purchase price is a condition precedent to the vesting of the title in the vendee. A precedent condition frequently mentioned by legal writers is that, where goods are sold by sample or by description, the articles delivered must be of the same kind or quality as those described and bargained for in the contract of sale; if they fail in this respect there is a failure of a precedent condition. In the absence of a special agreement, however, there is no implied precedent condition that goods sold shall be suitable for a certain purpose. Another implied condition precedent to a passing of the title, which frequently mentioned, is the weighing, measuring, finishing, or separating from a larger mass by the vendor of goods sold by description. Thus, where I sell one hundred bushels of wheat out of a bin containing several hundred bushels, the title to the quantity sold does not pass to the purchaser until I have separated the amount sold from that in the bin, and any loss or damage to the whole before the amount has been separated would fall upon me.

Express conditions are created by the language of the parties to the contract of sale and such phrases as "upon condition," or "if it shall so happen," etc., are used to indicate a condition; these leave no doubt as to the intention of the parties.

It has become a common practice to sell goods on what is popularly known as the "installment plan." The common law regarded such contracts as mere sales upon credit and the title was considered to pass to the vendee at the time of the sale. To avoid this interpretation of the contract, such sales are now made in the form of a lease and contract to sell, which provides that the vendee shall pay the purchase price in stated installments, each of which is to be regarded as rent and that after all but the final installment has been paid, the company shall sell to the vendee the articles in question for the sum of the last installment. Of course, other devices are employed, but this illustration will suffice.

Under a contract of this nature the title to the property remains in the vendee until the final payment is made. Most states have passed special statutes upon this point and no rule can be laid down which will apply to all jurisdictions. The courts generally look with disfavor upon contract of this kind and usually are willing to construe them liberally in favor of the vendee. It has been held in a number of cases that where a vendor, after a default in payment of an installment, fails to exercise his right to retake goods under such conditions and accepts further payments, he is deemed to have waived such right and can not again avail himself of the same, at least not until there has been another default in payment.

One of the fundamental principles of our law, with only one or two seeming exceptions, is that a vendor can give to the vendee no better title to goods sold than he himself has. Thus, where one purchases a chattel from a vendor who has only a conditional title, the vendor takes the same subject to the conditions under which it was held by the vendor, and if the latter should fail to perform the condition, the vendee may be compelled either to perform the condition or surrender the chattel to the original vendor. A wholesale restriction upon this rule is im-

posed by a statutory regulation in most states which provides that conditional sales must be publicly recorded; failure to place the contract on record will relieve an innocent purchaser from liability.

A familiar form of a conditional sale where the title vests immediately in the vendee but is subject to be defeated and revested in the vendor by the performance of a condition is what is known as a mortgage. Here the title technically passes to the mortgagee, subject to being defeated by the paying of a specified sum of money by the vendor.

Sometimes goods are sold while in the course of transportation, in which case the contract may take one of three forms. There may be a special agreement that the title shall pass to the vendee at the time of the sale, in which case all damages or losses which may occur to the goods during the remainder of the period they are in transit fall upon the vendee. There may be an expressed condition that the goods are "sold to arrive," in which case the title remains in the vendor until their arrival and all losses would, of course, fall upon him; if they fail to arrive, there is no sale and the vendee is released from paying the purchase price. A third form is where the vendor expressly warrants the goods to be of a certain quality or description and that they shall arrive by a given time; where such conditions are clearly expressed the title as well as the liability for loss or damage remains in the seller.

Still another form of a conditional sale, is where goods are sold on trial with the understanding that the purchaser shall have the privilege of returning them to the seller if, after giving them a trial, he finds them unsatisfactory. In this case it is understood that the title remains in the vendor until the end of the period for which they are on trial, during which period the vendee is regarded as merely a bailee and liable only for losses or injuries caused by his own negligence. If he fails to notify the vendor within a reasonable time that the goods are unsatisfactory and of his intention to return, the sale will be considered as completed and he will be bound to pay the purchase price. Of course, they may agree that the title shall vest in the vendee at the time of the sale, subject to his right to return them if they are not satisfactory; in such cases, of course, any loss would have to be borne by the vendee.

In either case, whether the sale is considered as a sale on trial or a sale with the privilege of returning, it is the duty of the vendee to notify the vendor within a reasonable time of his desire to return them and his failure to do so will render him liable to pay the purchase price.



SALESMANSHIP

HARLAN EUGENE READ,

Peoria, Illinois.

SALESMANSHIP ARTICLE NO. 7.

CAN PERSONALITY BE IMPROVED BY STUDY?

The study of personal power topics creates in the student a desire to improve just as the contemplation of the beautiful inspires artistic thought.

Study along the lines of personal power must involve the consideration of:

1. Precept
2. Fiction
3. Biography

HOW STUDY OF PRECEPT CREATES POWER.

The power of precept in instilling fundamental principles of personal power has been recognized ever since school and religious teaching began—that was a long time ago. The man who denies the power of the study of precepts in the improvement of personality either never went to Sunday School or has forgotten all about it. Bible Study has been recommended for 1800 years as a means of improving morals, and the catechism has been used nearly as long; whereas the jail has never been regarded as an effective moral agency and the gallows has caused more crime than it has prevented.

Millions of dollars are spent annually on Advertising because good business men know that prospective buyers study advertisements and that study creates desire. The printed book that treats of personal power is an advertisement for what it advocates. The effect of studying an advertisement and studying a precept is the same. It creates desire.

HOW STUDY OF FICTION CREATES POWER

The field of inspirational fiction is too broad to permit of much specific reference; but you all know what Uncle Tom's cabin did to slavery, what Oliver Twist did to the Soup House Boarding School, what "Innocents Abroad" did to some of the fake "old masters," and what the Declaration of Independence has done for down-trodden people all over the face of the globe, except in the United States, where we still allow the trusts to send their bell-boys to the Senate.

Dr. Stahl has done more for the cause of purity than Anthony Comstock; and Frances E. Willard did more for Prohibition than the state laws of Maine, Kansas and Kentucky combined.

HOW STUDY OF BIOGRAPHY CREATES POWER.

The study of biography is probably more important in the cultivation of personal power than either moral precepts or fiction, for the same reason that it is more inspiring to see a preacher live a moral life than to hear him talk about it. The selection of biographies to read and study should be made with a view to the cultivation of special powers. Here is a suggested list:

Ambition—Napoleon.
Honesty—Lincoln.
Aggressiveness—Roosevelt.
Purity—Jesus Christ.
Determination—Grant.
Self-confidence—Columbus.
Business Integrity—John Wanamaker.

Usefulness—Benjamin Franklin.
Persistence—Thomas A. Edison.
The error of those misguided who spurn the suggestion that personality can be acquired by study arises from ignorance as to what study is.

Study is life. You cannot separate the two. The book must tell you what the man who wrote it would say or do. The truth in the book and the truth in the life must be the same—eternal, immovable, immortal, and convincing—whether in book or speech or action. The book requires the exercise of more imagination on the part of the reader than actual life does, but it presents to him, not a small circle of friends limited by the boundaries of personal acquaintance, but a galaxy of great minds.

It is the ignorant man's inability to believe what is logically proven to him by study, whether through a book or through personal instruction, that compels him to learn the lessons of life through bitter experiences. The study of Physiology for instance, will convince any man, whether he studied it from a book, or from a teacher, that drunkenness is absurd, because it weakens mental power and moral grasp.

The study of History, Sociology or Religion should convince any man that dishonesty is bad policy and can produce only ultimate evil; that blasphemy weakens a man's power to ex-

press himself delicately and forcibly in good English; that a pessimistic view produces nothing but gloom and sorrow, not only to those around a man, but more especially to the man himself; that impurity of life never brought to a man anything in the world but grief; that gambling means financial ruin ninety-nine times out of a hundred, even to the gambler who is a professional. Similarly the study of Salesmanship convinces the student that untidy clothes and dirty body injure a man's selling power; that disregard for the customers' future interests injures the salesman's future possibilities; that a man can't do eight hours' work a day in 30 minutes; and a thousand other similar facts; and it teaches him these things not by mere verbal declaration but through scientific demonstration.

When a man can't learn anything without being knocked down by a club, he is two degrees below a Missouri mule. Study is life. It condenses the average experiences of thousands for the benefit of one. It furnishes the impetus for the acquisition of personal power. More than that it furnishes the personal power itself, and the man does not live who cannot improve his life by studying these things.

As a special thought along this line of cultivation of personality, please consider the following suggestion: Many of our greatest men have come from surroundings not at all conducive to the cultivation of such character and accomplishments as they attained in later life. These men did not leap from positions of unattractive obscurity to great fame and fortune by accident. They did not do it by means of associations, for their associates were rough and uncouth. No teachers gave them verbal instructions, for most of them had no teachers. What they got came from study and *study only*—but it was study made valuable by earnest personal application.

Books will not teach the world everything, and lectures will not make much change in human lives unless they are supplemented by effort on the hearer's part.

The absurdity of the proposition that personality cannot be acquired by study, is never more apparent than when we contemplate the universal acceptance that is given to the statement that boys and men can become evil through reading evil books. How ridiculous it is to say that bad can be acquired through reading, but good can not; that personality can be injured by the study of evil and not benefited through a study of the good.

The earliest writer who ever put pen to paper exclaimed, "O, that my words were now written; O, that they were printed in a book."

(Continued on page 25.)



THE CONDUCT OF BUSINESS

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COMMERCE

Mr. Emerson told us quite a while ago that commerce consists in carrying things from where they are not wanted to where they are wanted. This is still true except that commerce today seeks to stimulate this transfer by making us want things. With this addition, the simple definition above given is exactly correct.

The report of the Interstate Commerce Commission informs us that the average speed of a freight train in the United States is twenty-three miles a day. We are not to suppose, of course, that these trains go madly careering over the country at the flashing speed of a mile an hour. Rather is the delay caused by congestion in freight yards and on switches. Remembering the average we must consider that there are fast trains that reach Chicago from New York in sixty hours.

Nearly every railroad in this country today suffers from insufficient yard and terminal facilities. Nearly every railroad established its eastern terminals before the great railroad expansion and now it is impossible to obtain more land. This is the primary cause of slowness.

I know of no more instructive trip for the observant student than a half day's survey of the "dumps" in every large city—that dismal, smoky tract of uninviting low land upon which the railroads have chosen to locate. He will find here the heart of business—the very life of the city. This will probably be at some distance from the passenger station. Freight is the big thing in the railroad business. Despite our elegant coaches, our Sunset Limiteds, and our sumptuous diners, the freight department receives the most attention. Passengers can wait, but milk, meat and vegetables must get in on time.

It is estimated by expert railroad men, that, given a road, one thousand miles long, one-third of its cost should go into terminal. This is perhaps the first essential in money making commerce—room to turn round in. New York City with its 400 miles of waterfront is now spending seventy million dollars improving Jamaica Flats, twelve miles from the city. New York's prestige is threatened by the cramped condition of her harbor.

A railroad system ends only at the water. It gets to the sea or river. The terminal is the place where boat and train meet. If "rail and sail" cannot meet conveniently—the railroad moves. Therefore, there is no large shipping town in the world that has not adjacent to it a considerable tract of lowland. This tract is the town's reason for existence. It is the place I want you to find and study. From it you will learn more commercial geography than from forty text books.

The railroad follows the low levels—dashes down valleys, creeps along water courses, tunnels and cuts and hews to avoid a climb. It is not for scenic advantages that the track parallels the limpid river or skirts the placid lake. Rather it is a matter of grades and cost. The railroad with the easiest grades will make the most money for two reasons: first, because of the easy haul; second, because the most productive towns will be along its route. In considering this, we must remember that there is no such thing as a vigorous town located by chance. Towns, unlike Topsy, do not "just grow" but like the famous beverage "there's a reason."

And then after our road is ready, how do we get the freight? The railroad that gets the business has a force of business getters continually soliciting merchants and manufacturers to make shipments via their line. The railroad has service to sell the same as anybody else.

However, some railroads are not compelled to follow this strenuous practice. One western road, many years ago, in a farsighted moment, annexed about all the desirable factory and warehouse land in many cities. This land they will lease providing the lessee agrees to ship all his freight over their line. There being no competition and the rentals coming in steadily anyway, they move the freight when they please. Such a railroad is, of course, quite detrimental to a town. In water transportation this principle is even more evident. The ocean, the lakes and the rivers are free and level. Between two lines of boats, the advantage will lie with the one having the better dockage facilities. The ocean dock is always, always at the extreme tip end of the railroad. The nation that controls the docks is boss of the commercial sea. This is why Japan

is now mistress of the Pacific. The threatened war between Japan and this country is over long ago—and we have been ingloriously whipped. We are going to stay whipped until silly states like Ohio and Kansas are willing to vote a ship subsidy so that American boats can obtain a footing against the well developed Japanese trade. Into the great port of Seattle there comes but one boat flying the American flag. That boat has steadily lost money. Our mails are carried on Japanese boats. The same pitiful condition prevails on the Atlantic Coast. There is no such thing as an American merchant marine, therefore as a commercial institution it need not concern us. To be sure, there are many boats owned by American citizens, but they do not sail under our flag and they are registered from foreign ports. Along with our other oversights, this is necessary to avoid the bankruptcy that would ensue by operating them under our laws.

M. W. CASSMORE.

Salesmanship—Continued from previous page.

One's improvement comes only through effort that arises from his observations upon life and the study of observations made by others. He who puts his faith in the former only, limits his improvement by the boundaries of his own experiences. He who adds the latter opens up a mine of information as deep as the souls of the great of all ages, as rich as the fabled wealth of Ophir, as wide as the uttermost limits of human thought. The jewels of this mine are the great books of all ages, suited each to a special department of thought and life. Men who promote the commerce of the world through salesmanship, need personalities that are attractive and forceful. Shall they not seize with eager fingers the books that will lead them out of their own personal limitations and into the inmost thoughts of others who have struggled and suffered to acquire what they themselves most desire? Will each not be able in a half hour at the fireside to read and believe something that may advance him toward his goal? And is that not study?

The salesman with a book in his hand will mirror in his imagination the smile that will tomorrow be his helper at his work. He will acquire that reason for honesty that will make his customer his perpetual friend. He will discover the well-founded satorial principle that connects sales with clothing, and read himself, through logic, into a bath tub that might otherwise have remained empty. For the book, which to him in tabloid the experiences and opinions of the successful, is convincing; and his personality, through study, has been re-vitalized.



DEPARTMENT OF

Commercial High School Work

RAYMOND G. LAIRD,

High School of Commerce, Boston, Mass.

Because so little has been done in teaching salesmanship, the sales departments of many large stores and factories have been obliged to give courses of instruction, narrowly arranged, but intended to improve the efficiency of their own selling forces.

Commercial schools have attempted very little with this exceedingly important feature. Usually they charge their guns with elements of law, and occasionally add some commercial geography, but since the shot is made without aim when game is brought down, it is due to luck or to accident.

Definite results in producing salesmen and in improving the abilities of those already engaged in selling can be secured in the commercial school. All pupils who have ambition to rise above the station of office employment cannot fail to find the study of salesmanship of incalculable value. Mr. Read seems to be giving the subject fervid treatment. From the way he has checked his gauntlet into the face of one MacCormac we may expect a bit of merry war. We hope, however, it will not terminate in a Kilkeny-cat contest, and that the idea of salesmanship will not be lost sight of.

Bridging the wide space between buying and selling is the organization of the store. In a one-party enterprise there are matters to receive attention in the way of transportation, unpacking, inspecting, pricing, storing, displaying and delivery. The merchant must secure funds, select a suitable site, attend to repairs and alterations, maintain the appearance of building and equipment, keep his accounts, decide on credits, attend to insurance and to collections, prepare advertising, adjust complaints of dissatisfied customers, contribute to such charitable touches and raw grafts as he cannot evade, avoid political entanglements, and be sure his religious beliefs do not "queer" him with that part of the community not attending his church. When, about the time that today is coming face to face with tomorrow, our Mr. Merchant slams his head upon—no, into his pillow he practices time economy by dreaming of traps for kleptomaniacs, for shop lifters and for plain thieves, and worries of teamsters' strikes, of freight rates and of the ternal tariff are never off his mind.

In a big store things are more complex and many problems not retailed above, present themselves and the man of affairs must solve them or be swallowed up.

This simple narrative of what a storekeeper faces, may help us to group what things are essential to business course and to decide whether it is possible to provide an education that broadly will benefit him and we have the question, Has the business or commercial school, both public and private, been offering a *business* education or merely an office clerical training that has been masquerading under a misleading title?

In this connection Mr. Owen D. Evans, head of the department of music in the Boston High School of Commerce, has expressed his opinion as to the value of science in the training of the business man. In addition to being a schoolmaster, Mr. Evans is a man who keeps in touch with the actual work of the business world. He receives much of his inspiration from close acquaintance with expert industrial chemists and he brings to his classes the most practical lesson material it is possible to secure. The following paper from his pen is worth your while:

THE VALUE OF SCIENCE IN A COMMERCIAL EDUCATION.

The old idea that those studies which could properly be called "commercial" were limited to bookkeeping, penmanship, stenography and typewriting has been rejected. To be sure, plenty of men, with that educational equipment added to good judgment, willingness to work hard, and strength to endure the strain, won splendid business success and made fortunes.

But as natural resources have diminished, as competition has grown keener, and as the general educational training of business men has broadened, the opportunities for a successful business career with that old-fashioned equipment have lessened. And among the varieties of information which the modern business man finds useful is a knowledge of science and of the possibilities of science. Very often the difference between a profit and a loss depends upon the elimination of an unnecessary waste or expense through the application of some law

of physics or of some test or operation of chemistry.

For instance many manufacturers are now shifting scrap metal, or heavy castings by using one man and a powerful electric magnet; and are doing the work with one-tenth the expense, one-tenth the time, and one-tenth the danger to life and limb which such work demanded a few years ago. Most people readily agree that industrial operations are greatly stupefied by the application of methods of science, but do not realize the increasing application of science to the commercial side of business. To such an extent are chemical tests being more and more used in industrial and commercial enterprises that some one has very truthfully said "We have had our mechanical age, and our electrical age, and now we are entering upon the chemical age."

A few illustrations may make this clear. For instance, every factory and every store requires the purchase of more or less coal as fuel. Now the old method in making a contract for the purchase of coal was to send out specifications as to the kind of coal needed and then to give the contract to the man who offered the lowest price per ton. But the real question to ask should be, not, "How many pounds of coal will you sell me for a dollar?" but, "How much heating value will you sell me for a dollar?" The unit of heat is the amount of heat which will raise the temperature of a pound of water one degree Fahrenheit. This unit is called a British Thermal Unit. A large New England concern recently received bids on a coal contract, and had two offers, each of \$4.60 a ton. They sent the samples to an expert chemist and paid him about \$25 for an analysis. He reported that the first coal would furnish 14,354 British Thermal Units and the second would furnish 12,833. A simple calculation shows that if you burn enough of the second coal to get the heat generated by a ton of the first coal, you would burn \$5.14 worth of the second coal. In other words, although each of the two coals cost \$4.60 a ton, so far as their efficiency was concerned the second coal cost 54 cents a ton more than the first. Because that business man knew the possibilities in a scientific test, his expenditure of \$25 for a chemical analysis saved him a large sum of money on the purchase.

Within a fortnight the manager of a large retail shoe store gave me another instance of the value of science in business. His firm controlled a small tannery, and had recently placed in charge of it a young man who believed in the scientific testing of all supplies purchased. Formerly the quality of the leather was very



uneven, some lots being much better than others. Under the new foreman the quality ran uniformly very good. Investigation showed that he tested his supplies as he had been taught to do, and so regulated with scientific exactness the strength of his solutions.

The other day I saw two samples of dress goods, at a distance of three feet it was impossible to detect one from the other. But when they were rubbed between the fingers there was a noticeable difference in texture, and when they were immersed for an instant in prepared acid, one immediately dissolved because it was silk, while the other, comparatively unharmed, was proved to be mercerized cotton.

If the sales regulation of any Board of Trade or Produce exchange be read, or any pure food law, the reader at once sees that a scientific test is provided as the basis of price or of purity in a great number of articles.

Numberless additional illustrations might be given, all showing the increasing use of scientific methods in the prevention of waste and in the purchase of supplies and of marketable commodities. Nevertheless it will readily be admitted that mere scientific knowledge or skill will not equip one to be a good buyer. The tests of "look" and "feel," the sixth sense of values, style, quality, which can be obtained only through experience, are of first importance; and the veteran buyer who knows these things will quickly over-match the amateur who has only his microscope and his testing acid. But the man who has both the skill of experience, and that knowledge of the possibilities of science which tells him what he can do and what he can not do, who has sense enough to know when he ought to consult the expert chemist, he is the business man who has the best equipment for modern conditions.

Such being the case, the high school boy who intends to go into business should have training in science. He does not need the training of an expert chemist, nor can he get it, for such training requires years of work in advanced technical schools. But he can get the kind of training in science most useful to a business man. That implies a knowledge of the elementary theory of physics and chemistry, and some practice in the simple commercial tests. He should study the specifications contained in contracts involving the purchase of supplies, and understand the technical and scientific terms and tests indicated; and he should know how far he can go himself, and when he ought to call in an expert. A high school can not turn out graduates either as good business men, or as good scientists, but it can turn out boys who are ex-

(Continued on page 22.)

THE NATIONAL PRIVATE COMMERCIAL SCHOOL MANAGERS' ASSOCIATION

IMPROVEMENT BY CO-OPERATION

CONDUCTED BY

ALMON F. GATES, Waterloo, Iowa, Field Secretary

I am pleased to greet the members of the Private School Managers' Association through the columns of THE BUSINESS EDUCATOR. This privilege comes to us through the courtesy of our good friend, the Editor, always interested in and seeking the welfare of the private business schools of the country. He has tendered this space in his paper for the discussion of topics of interest to private school managers, and we hope to meet you here every month. Again he shows his interest in the welfare of this association by offering a special subscription rate to the members. Under these conditions I certainly hope that every member of the association will be a regular reader not only of this page but of every page in the EDUCATOR. You can ill afford to do without the regular visits of this valuable magazine. Write me regarding this special price.

We hope in this way to enlist the co-operation of every reliable business college proprietor in the country. At the Chicago meeting of this association this office was established for the purpose of seeking a better co-operation of the members and enlisting other private school managers to join our ranks. If you are in the business with the intention of doing the best work that you know how to do and want to elevate the standard of commercial education we want you with us.

The business college of ten years from today will not be what it is now. It will be well then to keep in line of progress. Learn what others are doing so that you may not be left in the rear in this upward struggle of commercial education.

This office is now open for the service of the members. We shall be glad to co-operate with you to the best of our ability. Let us hear from you frequently with suggestions or inquiries. Short articles of interest to business educators will be gladly received and will find space on this page. This interchange of ideas ought to be helpful to everyone and will be just in proportion to the way each one takes advantage of the opportunity. You have something in mind that will be profitable to others and it will be no less profitable to you because you give some other person the advantage of knowing it.

Don't expect the field secretary to do it all for without your co-operation he can do little, with it he can do much.

"What a Field Secretary Can do for the Owners and Managers of Private Schools."

There are many things that will open up as days go by, but to my mind these are the important objects that may be accomplished by a field secretary.

First. The creation and promotion of a sentiment favorable to private commercial schools of a high grade. We are constantly in need of encouragement and inspiration for better things, and much of this may be furnished by a live, conscientious field secretary.

Second. The bringing about of a better understanding among private school proprietors, and thus establishing more amicable relationships among them, especially among those who look upon each other as enemies because they happen to be competitors.

Third. Originating and maintaining a publicity bureau for the purpose of educating the public to a better appreciation of the value of the private commercial school.

Fourth. Acting as a clearing house for such valuable ideas, hints, and suggestions as the individual members may be willing to give to the Association.

Fifth. Assisting members in the preparation of their advertising through the use of ideas, illustrations, good copy, and other matter that should be on file at the secretary's office.

Sixth. Directing members to the cheapest market in which to buy their supplies.

As the employment of a field secretary is practically an untried proposition for business school men, there will from time to time develop other lines along which this official may be valuable to his employers, but it should be remembered, however, that the field secretary cannot carry all the burdens of the members. If success is to crown his efforts, he must have the co-operation of every person in the organization. Ask him for help, but be willing to give him help. His field of usefulness will be enlarged just in proportion in which his services are demanded by the schools employing him.

B. F. WILLIAMS,

Des Moines, Iowa.

President National Private Commercial School Managers' Association.

The question of supplies is one that has been receiving quite a little attention by the Western Commercial School Managers' Association. It is hoped that by the next meeting of this Association, which is to be held in Des Moines, May 17th and 18th, we may have some definite results to present to the members. Whatever prices are obtained for the Western Association will be good for the National and vice versa. The interests of these two organizations are co-ordinate. For this reason we hope many members of the National body may find their way to Des Moines for this meeting.

It has been suggested by some that this office might be instrumental in aiding the members in securing satisfactory teachers. We believe that if such work is to be attempted it should be done entirely free to both employer and teacher. This would not put a premium upon locating an inefficient teacher.

The secretary must always keep in mind that he is the servant of the private school manager, and not of the teacher. This fact being uppermost in his thought he ought to be of especial value to the proprietor in selecting competent teachers.

There would be no inducement to take a satisfactory teacher away from one employer to give him to another, neither would there be any inducement to locate an inefficient teacher who he would feel would be unsatisfactory.

We shall be glad to do what we can in this connection but do not feel justified in making any extensive effort along this line for the purpose of enrolling teachers. If teachers of commercial branches who are looking for employment wish to submit their credentials we will be pleased to do what we can in their behalf.

If proprietors wishing to employ teachers wish to write us about their needs we will be glad to be of any assistance we can. We are not, however, expecting to go into this business extensively, and understand whatever is done, is done freely for the benefit of the members of the National Private School Managers' Association, and the Western Commercial School Managers' Association.

We have just seen sending out this question to the members of the association requesting an answer: "What is the greatest need of the private business school of today?" We believe the answers to this question will make interesting reading matter. Some of them will doubtless appear in the April number of this magazine.

Look for them.



ASSOCIATION AND CONVENTION COMMENT, COMMUNICATIONS AND ANNOUNCEMENTS

THIS DEPARTMENT IS DEDICATED TO THE INTERESTS OF THE FEDERATION, ASSOCIATIONS AND CONVENTIONS OF THE COMMERCIAL TEACHING PROFESSION. OFFICERS OF THESE ORGANIZATIONS ARE CORDIALLY INVITED TO COMMUNICATE WITH THE PROFESSION THROUGH THIS MEDIUM OF PUBLICITY AND PROGRESS.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

TRULY NATIONAL.

THE BUSINESS EDUCATOR has for a number of years advocated holding the Federation meetings in a different city each year. Naturally we believe it is a nice move to go to Spokane. This will bring into the fold a large number of business educators who have thus far not had the privilege of attending, and many of them will remain in the organization permanently, once they get the spirit of the convention. Thus the Federation and the new members will be benefitted.

THE CONNECTICUT MEETING.

The Eighth Annual Convention of the Connecticut Business Educators' Association was held in rooms of Gutches College, Bridgeport, Conn., January 28, 1911.

The president of the association, Mr. R. A. Brueck, of New London, being absent, Mr. J. F. Nixon, vice-president, presided.

Program began at 10 a. m. with invocation by Rev. F. A. Dillingham, Pastor of church of the Redeemer, of Bridgeport.

E. T. Buckingham, Mayor of Bridgeport, most cordially welcomed the teachers of business subjects to Bridgeport, a business city.

Stephen D. Gutches, of Gutches College, responded most fittingly, recalling the origin of business training and the improvement since then, and spoke of business teachers as "efficiency makers."

N. B. Stone, of Yale Business College, New Haven, gave an interesting talk on "Commercial Law," citing cases which would tend to interest the student in that subject.

K. C. Atticks, of Passiac, N. J., High School spoke on "Outlining the Work in Penmanship." He emphasized the need of training in good plain penmanship and the necessity of home practice work. A discussion followed in which Mr. E. M. Huntsinger, of Hartford, and Miss Dearborn, of Meriden, took part.

G. S. Kimball, Yale Business College, New Haven, in his talk on "Arithmetic: How Taught in a Commercial School," interested the audience in his methods and advised the use of all operations in arithmetic in the rapid calculation classes. A short discussion followed.

"Making First-class Typewriter Operators" by Miss Flora B. Pryor, of Waterbury Business College, Waterbury, enumerated the main points in preparing good operators, some of the difficulties followed, in which Mr. Sammis, Mr. Stone, Mr. Huntsinger, Mr. Atticks, Mr. Matthias and Mr. J. N. Kimball, of New York, took part.

The meeting was then adjourned for luncheon at the Stratfield, as the guests of the Underwood Typewriter Co.

The afternoon program was opened with music by the Mandolin Club of the Bridgeport High School, after which took place the Typewriting Contest for the State Championship for the Brown Trophy, and School Contest for the "Stone" Medal, with the following results:

A cup, to take the place of the Brown Trophy, the "Stone" Medal and a medal for championship of students in shorthand are offered for next year.

Officers elected for the New Year are: Pres., J. F. Nixon, Middletown, Conn.; Vice-Pres., and Treas., S. D. Gutches, Bridgeport, Conn.; Secy., Miss Nellie Hotchkiss, New Britain, Conn.; Member Ex-Committee, H. C. Post, Waterbury, Conn.

The association adjourned to meet in New Haven next year.

NOTICE TO THE WESTERN SCHOOL MANAGERS' ASSOCIATION.

Members of this Association will remember that the next meeting of the organization will be held in Des Moines, Wednesday evening, May 17, and Thursday, May 18, thus enabling us to transact all our business in time to join the number of the Central Commercial Teachers' Association in their meeting which is scheduled for May 18-19-20.

At that time we shall receive a full report from our Field Secretary and there will be many important matters to care for.

Do not fail to be present.

B. F. WILLIAMS,
President.

In our Feb. number we stated that F. W. Evans, of Chicago, was elected Secretary of the Business Teachers' Association. It was J. C. Evans, and not F. W. Mr. J. C. Evans is with the Metropolitan Business College of Chicago, and a fine fellow he is, too.

State Championship Brown Trophy, 30 Min. from Copy.

	Gross	Per Min.	Errors	Penalty	Net	Net Per.
Ethel E. Eccles	3003	102 1-10	65	325	2738	91 8-30
Caroline Church	2318	77 4-15	151	755	1563	52 1-10

School Contest Stone Medal, 15 Min. from Copy.

	Gross	Per Min.	Errors	Penalty	Net	Net Per.
Alta M. Risdon	953	93 8-15	40	200	753	50 1-5
Mary T. O'Donnell	768	51 1-5	39	45	723	48 1-5
Louise Taylor	832	57 7-15	26	130	702	44 4-5
Grace Wolf	922	61 7-15	48	240	682	45 7-15
Francis Oefinger	870	58	44	220	650	43 1-3
Francis Hill	770	51 1-3	45	225	545	36 1-3
Edgar Dunkindt	715	47	72	360	355	23
Howard Gregory	543	36 1-5	51	225	298	15
Edgar Dunais	780	52	122	610	170	12
Signe Rasmussen	600	40	116	580	20	1 1-8

THE E. C. T. A.

Hartford, Conn., January 16, 1911.

EDITOR BUSINESS EDUCATOR,

Herewith are a few facts concerning the progress thus far made by the present administration of the E. C. T. A. for the meeting at Bridgeport, April 13, 14 and 15th.

The Association is to be congratulated upon the excellent Executive Committee it elected—a real working force, which during the past three months has perfected plans for the Bridgeport Meeting. The Local Committee is also first-class and works in full harmony with the Executive Committee.

The Executive Committee has already secured the following speakers: Sec. Chas. D. Hine, State Board of Education; Dr. Geo. T. Service, Yale, on Commercial Geography; Prof. J. R. Williams, B. C. S., C. P. A., of New York, on Accounting; Prof. John A. Crawford, Merchants' and Bankers' School, Newport, on Business English for Commercial Schools; Mr. A. F. Wallace, Worcester, Mass., on Bookkeeping; Prof. James Scott Hall, Philadelphia, on Business English; Mr. S. E. Bartow, Albany, N. Y., on Business School Penmanship; Prof. H. W. Patten, Central High School, Philadelphia, on Business Penmanship from Public High School standpoint; Miss Emma B. Dearborn, Meriden High School, on Typewriting; Miss Bertha Crocker, the Packard School, New York, on Shorthand.

It is expected we shall be able to secure Dean Balliet on "The Qualifications for Teaching."

A small folder will be mailed next week to all addresses upon our present mailing list, and the final programs will be mailed early in March.

The hotel arrangements are perfect and the hotel itself all that could be desired. Indeed, the spacious and palatial Stratfield offers us advantages for housing and for entertaining our members never equalled in the experience of the E. C. T. A.

We can safely promise a banquet of superior excellence and speakers full of wit, fire, wisdom and entertainment.

It is hoped that teachers who failed to receive the December folder will at once write the President to insure getting future notices.

Yours Very Sincerely,
E. M. HUNTSINGER,
President.



NEWS NOTES AND NOTICES

Mr. R. G. Laird, editor of the high school department of commercial education in these columns, presented a valuable paper before the New York State Teachers' Association, December 28, 1910, Rochester, N. Y., on "The Commercial High School Curriculum."

Floyd Burchard goes to Albion, Neb., High School, and B. E. Alward, of Kingman, Ind., goes to Hillsboro, Ohio High School.

The State Normal School, Kearney, Neb., in which institution J. A. Stryker is penman, recently moved into a brand new building, which cost the state \$55,000. A similar appropriation from the state legislature is soon expected for an addition to this building. When completed the building will be 361 feet long, the halls on first and second floors running that length. Mr. Stryker says that it will certainly be a fine, substantial structure. This progressive institution now has a faculty of more than thirty members.

Mr. W. F. Fitzgerald, principal of the Schenectady, N. Y., Business School, desires very much to secure a copy of the October number, 1910, Professional Edition of *THE BUSINESS EDUCATOR*. Anyone who has an extra copy will favor him and us by forwarding same to him.

At the graduating exercises of Rider-Moore & Stewart School of Business, Trenton, N. J., Friday, Jan. 27th, Hon. Champ Clark, of Mo., and Woodrow Wilson, Gov. of New Jersey, were speakers. The former Governor, Hon. Edw. Stokes, of New Jersey, was also present. These together with noted ministers made an unusual array of talent which was highly appreciated by the patrons.

Honorable Wm. Jennings Bryan was the star attraction at the Alumni Banquet and Graduation Exercises, of Bryant & Stratton Business College, Louisville, Ky., Tuesday evening, Jan. 21st.

Charles Menz, recently of St. Louis, Mo., is teaching commercial subjects in the Troy, N. Y., Business College.

Miss Rhoda Silliman, last year with Northern Business College, Watertown, N. Y., has recently taken a position as commercial teacher in Minot College of Commerce, Minot, N. Dak.

Miss Stella C. Mack, of Providence, has been engaged to teach in the commercial department of the Drake College, Newark, N. J.

W. M. Smith has been engaged as principal of the business department of the Spencerian Business College, Milwaukee, Wis.

H. R. Robey is the new commercial teacher in the Bradford, Pa., Business College.

M. F. Pratt, formerly well known in the private school work of New York City and the vicinity, is remembering friends among commercial teachers with post cards from Moscow, London, and other trans-Atlantic places of interest.

Miss Irene Van Kleeck, head of the commercial work of the Lewiston, Mont., High School, was thrown from a spirited horse during vacation week and received injuries from which she died within a few hours. Miss Van Kleeck is well known to the commercial high school people in and about Oshkosh, Wis., Koanoke, Va., Norwood, Mass., Westfield, N. J., and Saratoga, Springs, N. Y. She graduated a few years ago with credit from Cornell University, and subsequently served in the editorial offices of the *World's Work*. Miss Van Kleeck's parents are not living. Her body was taken back to her home for burial. A Miss Rappalee, of Saginaw, Mich., has been chosen to take the place made vacant by Miss Van Kleeck in Lewistown.

B. E. Alward, of Vincennes, Ind., has taken a subordinate position as teacher of commercial branches and history in the Hillsboro, Ohio, High School.

G. F. Gundry, who has this year been completing a course in the Western State Normal School of Kalamazoo, Mich., has been chosen commercial teacher in the Ashland, Ky., High School.

Yale M. Corder, Joplin, Mo., has accepted a position in Madill, Oklahoma High School.

Miss Little Lessenberry, of the Bowling Green, Ky., Business University, has accepted a position with the Commercial College, Charleston, W. Va.

C. A. Neale, of the Bowling Green, Ky., Business University, has accepted a position with the Sikes Commercial School, Huntington, W. Va.

J. T. McDougal, of the Bowling Green, Ky., Business University, has accepted a position with the Corinth Mississippi Commercial College.

W. A. Botts, formerly of Anthony, Kans., Business College is now principal of the Draughon's Business College at Oklahoma City. Mr. Botts reports that the school is very well attended and things are moving along nicely. He will use *THE BUSINESS EDUCATOR* as a text on penmanship.

Isaac Z. Hackman, of Elizabethtown, Pa., is the new Penmanship and Commercial teacher in the Philadelphia, Pa., Business College. We believe Mr. Hackman will prove his worth, and that more will be heard of him from time to time.

Miss Alice Warman, of Auburn, Maine, is teaching in the commercial department of the Lisbon Falls, Me., High School.

J. P. Bach is the new commercial teacher in the Western Normal College of Shenandoah, Iowa.

Charles Burns, of Auburn, Maine, is with the Peterboro, Ontario, Business College.

The vacancy in the commercial department of the Cony High School, Augusta, Maine, has been filled by the election of Miss Gertrude M. Gould, of Danvers, Mass. Miss Erhel M. Smith, who has recently had charge of the commercial work in the Augusta High School, has been elected to a position in the commercial department of the Everett, Mass., High School.

H. I. Gond has been employed to take work in the Tri-State Business University, of Toledo, Ohio.

English—Continued from page 21.

ment of your account, we cannot understand why you have not answered them. These letters surely reached you, and if the amount against you on your books (\$50.00) is not correct, you have had plenty of time to advise us. Now we must insist upon prompt settlement of this account. Legal proceedings would be unpleasant to both sides, but we are prepared to take them if necessary. Let us hear from you at once.

Yours very truly,

LETTER No. 5.

Poughkeepsie, N. Y.

April 2, 1910.

Mr. John Brown,
124 Liberty St.,
Newburgh, N. Y.

My dear Sir:

Since you have paid no attention to our letters requesting payment of the enclosed statement, we now notify you that proceedings will be commenced April the 15th, if the account is not paid by that date.

Yours very truly,

ON TO BRIDGEPORT.

EXTRACTS FROM A LETTER FROM MR. PATRICK RELATIVE TO THE PENMANSHIP EXHIBIT AT THE E. C. T. A., BRIDGEPORT, CONN., APRIL 13, 14, 15, 1911.

YORK, Pa., Feb. 16, 1911.

Mr. C. P. Zaner,
Columbus, Ohio.

My dear Mr. Zaner:—

Specimens written by the old masters are coming in very nicely. Mr. Shaylor sent me letters as follows: P. R. Spencer, Sr., Henry C. Spencer, John D. Williams, F. W. Wieseahn, Cowley, Worthington and Madarasz. The letter of P. R. Spencer, Sr., is something fine and I presume was written when he was at his best.

Col. Soule sent me specimens of Rufus Dolbear, a noted penman from 1832 to 1860; W. P. Cooper, C. P. Knowlton, Oliver Goldsmith, Miss Clara G. Shepard, the best lady writer in America; S. D. Hayden, his first teacher of Spencerian penmanship; A. J. Newby, H. A. Spencer, B. M. Worthington, J. P. Cundiff, B. B. Euston, P. R. Spencer, Sr., the father of Spencerian, A. Frederick, J. H. Warren, F. W. Wieseahn, A. B. Capp.

I shall be glad to hear from you real soon, and do not forget that I am looking for points that will be of interest to the Penmanship Exhibit.

Sincerely yours,

W. H. PATRICK.

CHICAGO-SPOKANE CLUB.

The commercial teachers of Chicago have formed a Spokane Club, its object being to encourage members of our profession to deposit so much a month so that when July 1912 comes each one will have saved enough to go. For the rest of the information write C. A. Faust, president, 1024 N. Robey St., Chicago, Ill.

Many in our profession, especially those who attended the Federation meeting in Louisville a little over a year ago, will be pained to learn of the death of Capt. John T. Gaines, principal of the Commercial High School, Louisville, Ky., who died Feb. 18, at the age of 69 years, after an illness of about a year. Captain Gaines was a native of Kentucky, and with the exception of the years spent in the Civil War, was a teacher all of his life, and for the past ten years has been at the head of the Commercial High School. He was a man of liberal education, and exceptionally generous and genial in nature. His wife, four daughters and two sons survive him, to whom sympathy is hereby extended.



CATALOGS CIRCULARS

The Georgia Normal College Bulletin, Douglas, Ga., December, 1910, is an attractive and creditable advertising sheet.

Ellsworth, Iowa, College, publishes a very creditable monthly paper entitled "Ellsworth Students."

Harrell Business College, Dallas, Texas, is putting out a very good catalog made up largely of testimonials relative to the proprietor and school from patrons and students. It gives one the impression of a good school.

An attractive calendar is hereby acknowledged from the Port Huron, Mich., Business University W. C. Wollaston proprietor.

Advertising literature has been received from the following: T. J. Risinger, Utica, N. Y.; Spencer Publishing Co., New Orleans, La.; Eastman-Gaines School, New York City; Gregg Publishing Co., Chicago; Waynesburg, Pa., Business College; Joplin, Mo., Business College; Waterloo, Ia., Business College; Good-year-Marshall Publishing Co., Cedar Rapids, Ia.; Parsons, Kans., Business College; Columbia, Mo., Business College; Vermont Business College, Burlington, Vt.; Central Business College, Denver, Colo.; Scranton, Pa., Business College; Scotia Seminary, Concord, N. C.; Jamestown, N. Y., Business College; Tampa, Fla., Business College; Warren, Pa., Business College; Capital City Commercial College, Des Moines, Iowa; Remington Typewriter Co., New York City; New England Business College, Worcester, Mass.; Du Bois, Pa., Business College; Franklin and Marshall Academy, Lancaster, Pa.; Spokane, Wash., Chamber of Commerce; Bryant & Stratton Business College, Providence, R. I.; Spencerian Commercial College, Louisville, Ky.; Rider-Moore & Stewart School, Trenton, N. J.; The American Book Company, Cincinnati, O.; Kalispe, Mont., Business College; Peirce School, Philadelphia, Pa.; Capital Com'l. College, Albany, N. Y.; and The Lutheran Normal School, Sioux Falls, S. D.

The Mountain State Business College, Parkersburg, W. Va., continues to flourish and qualify young people for success in life, as evidenced by a recent issue of a large school journal containing a number of portraits, testimonials, etc., of pupils who have attended that institution and achieved success through its aid.

The address of the graduating class of Rasmussen's Practical Business College, St. Paul, Minn., Dec. 1, 1910, Samuel G. Smith, D. D., Ph. D., L. L. D., is one of the best we have had the pleasure of reading, coming to us beautifully printed with the other program features, from Mr. W. Rasmussen, principal.

"National Business College, Roanoke, Va.," is the beautifully illuminated and embossed title of a superb catalog, issued by and in the interests of that institution. Mr. E. M. Coulter, President. This institution is running close to the five hundred mark in attendance each year. The catalog is printed on highly coated paper with colored decorated heading, portraits, schoolroom scenes, views of the city, etc. Mr. Coulter is one of America's most skillful penmen, and as a consequence, the envelope came embellished with his skillful script.

"What School?" is the suggestive title of a recent circular issued in the interests of the Ferris Institute, Big Rapids, Mich. The greeting on the first page in the form of a Holiday greeting, is one of the most stimulating things we have ever had the pleasure of reading. It is Ferris-like, which means it is original and high grade.

One of the most expensive as well as unique styles of binding and one of the finest specimens of printing we have had the pleasure of receiving for a long while in the form of a catalog, is at hand from the British American Business College, of Toronto. It is covered with loose leaf like covers and the inside is printed

on high grade gray paper, with headings and ornaments in dark brown and buff. It is in a class by itself. The title page is especially effective having been printed in a number of colors. If the school is half as good as the catalog it is a hummer, and for aught we know it is just as good.

The Meadville, Pa., Commercial College, S. L. Boyd Principal, L. E. Stacy, Business Manager, recently issued a high grade, medium sized catalog, in harmony with the splendid school it represents.

"Fitting For Business," is the title of an excellent school paper published in the interests of the Salem, Mass., Commercial School. It is attractively illustrated and invitingly printed in large type.

Potts Business College, Pasadena and Redlands, Calif., recently issued quite a modern catalog of medium size and excellent quality, with large type which makes it easily read.

NEWS NOTES AND NOTICES

Clementine Hanks is now with Phelps' Commercial School, Bozeman, Mont.

A. A. Gray, of Arthur, Ill., is with The Peru Business University, Peru, Ind.

J. M. Moose, formerly with the Southern Commercial School, Winston Salem, N. C., now has charge of the Southern Commercial School, Durham, N. C.

Few men in our profession are generating the amount of enthusiasm in penmanship equal to that of Mr. A. B. Black, with the State Normal School, Bloomsburg, Pa. The improvement he produces from time to time is quite remarkable. And another thing that is quite remarkable about this man Black besides his intense enthusiasm, is that he is a genuine bookworm, being a collector of rare old literary books of great value. And he knows what is on the inside of the covers, as well as the quality of the binding.

Mr. W. F. Baird, principal of the commercial department of Utica, N. Y., Free Academy (their name for a high school), is a wide awake teacher who interests the public in his work in the following manner: He is a member of the Chamber of Commerce; attends its meetings; mingles with the business men; and keeps in touch with up-to-date business methods and conditions. Once a month he exhibits the work being done by his pupils in the rooms of the Chamber of Commerce. The object of the exhibit is not mere display, but for criticism and suggestion as well. The result is that valuable ideas are frequently incorporated into the work of the department, and the pupils are then better prepared to fill positions in the commercial world.

"The Caston," the magazine for quality folks, Pittsburg, Mo., is the title of a classy little journal in which we find a complimentary but truthful write-up of our faithful friend, O. C. Dorney, of Allentown, Pa., "founder and president of the optimist and efficiency factory," otherwise termed the American Commercial School. That is quite a good name to apply to Dorney and his school, for he is a genuine optimist, as well as a high grade commercial educator.

Mr. E. E. Spanabel, of East Palestine, O., and recently of the Southwest, has taken the penmanship in the high school of Wheeling, W. Va. We congratulate the good people of Wheeling for thus recognizing the importance of penmanship, and placing its instruction in the hands of a specialist.

One of the very finest specimens of penmanship we have had the pleasure of beholding for many a day is from the skillful and artistic pen of Mr. S. E. Leslie, penman in Eastman College, Poughkeepsie, N. Y. It was written with white ink on blue paper, and looks fine enough to have been penned by the Gods.

Mr. S. McVeigh, of Bliss Business College, North Adams, Mass., was elected president of the New England Business College Association at Dover, N. H., in November.

The Valley City Commercial School, Grand Rapids, Mich., is now owned by M. E. Davenport. It was an incorporated institution, but failed financially last fall. Mr. S. O. Smith, a fine penman and efficient teacher, has charge of the commercial department. The school is now being well patronized and with Mr. Davenport at the head, and Mr. Smith in charge of the commercial department, the people of Grand Rapids are to be congratulated for having them in their midst. The school is now known as the Grand Rapids Business Institute. Its success is assured and its finances are sound.

J. C. McTavish, principal Grand Trunk Business College, Edmonton Alberta, Can., recently issued a very artistic and effective four page folder containing some excellent arguments why young people should complete the work in his institution.

Smithdeal's Business College, Richmond, Va., issues an illustrated catalog, containing a number of specimens of penmanship, with graceful script cover page in colors.

The Souvenir Program, Forty-fifth Anniversary, of the Spalding's Commercial College, Kansas City, Mo., clearly indicates a wide-awake institution, even though it is nearing the half century mark in age. The program as carried out by faculty and students was excellent.

Mr. A. F. Day, formerly with the Salt City Business College of Hutchinson, Kansas, is now director of the Commercial Department of the High School in that city. A new building was recently erected for the High School, and the Commercial Department includes a four years' course of study.

Mr. T. Courtney of Henager's Business College, Salt Lake City, Utah, is now in charge of the penmanship in the Academy of Idaho, Pocatello, Idaho, and he also assists in the Commercial City, Mo., clearly indicates a wide-awake institution, even though it is nearing the half century mark in age. The program as carried out by faculty and students was excellent.

Miss Eva M. Bullard, of the Salamanca, N. Y., Business College, is the new shorthand teacher in the Northern Business College, Watertown, N. Y.

Miss K. C. Maxwell, of Auburn, Maine, is now teaching commercial subjects in the Attleboro, Mass., High School.

R. R. Lumsden, a graduate of the University of Wisconsin, has taken charge of the commercial work of Mendota College, Mendota, Ill., a position made vacant by the resignation of Mr. A. S. Hutcheson, who is leaving the commercial teaching field to prepare for the ministry.

M. D. Gmeiner, of Weehawken, N. J., has accepted a position as commercial teacher in the Ben Brunswick, N. J., Business College.

H. A. Panzram, of Waseca, is a new teacher in The Canfield School, Owatonna, Minn.

J. Lee Rice, C. P. A., who has had charge of the Com'l. Dept. of the Butte, Mont., Business College, for the past eighteen years, recently resigned his position and is now located in Helena, Montana, where he owns an interest in the Helena Business College. Mr. H. F. Johnson, another former instructor, in the Butte Business College, is associated with Prof. Rice at Helena.

Sam J. Gresham, Norton, Kan., has accepted a position with the South Bend Business College, South Bend, Indiana.

Lee L. Daniels has been engaged for the work as assistant in the commercial department of Wood's Business School, New York City.

E. Karl McGinnis is the commercial teacher in the Bay City, Mich., High School.

F. S. Bronker, Alpena, Mich., has been chosen to fill the vacancy in the commercial department of the Lansing, Mich., High School.

E. G. Krueger, a graduate of the Rochester, N. Y., Business Institute, has taken a position as commercial teacher in the Manitowish, Wis., High School.



SUCCESSLETS FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,
Maple City Business School, Horel, N. Y.

TEACHING

Consciously or unconsciously everyone is a teacher; you cannot escape it. Some of you do not want to overstep it, but are preparing to make teaching your life work. You are the ones that I'm after. I want to have a heart to heart talk with you. No, I'm not going to saturate your system with psychology, pedagogy or ethics. They are good, if taken in small doses, but they are not the whole works, by any means, in securing results. Good "horse sense" is the main thing and that comes through experience—sometimes.

We generally start with the idea that teaching is something like stuffing sausages; that we must, with one hand, grasp the student in a "vice like" grip and with the other hand, jam education down his throat until he is "loaded"; that the stronger, more iron hearted we are, the quicker the operation will be performed.

Nothing doing.

What would you think of a landlady who gave little thought to the preparing of the food but who stood at the head of the table and glared at each boarder and kept impressing upon their minds that they were there to eat and not to fool away their time talking and laughing? Don't say it; there is a law against that kind of language.

What would you think of a landlady who made the food so dainty, appetizing and nourishing that the memory of it lingered with you and made you look forward with delight to the next meal; who sat at the head of the table and gave you a motherly smile as you entered the dining room and who encouraged good fellowship throughout the meal? No, don't get mushy. I know what you think.

Do you see the "pint"?

A school is just a boarding house. You cannot compel them to eat. You cannot eat for them (do their work for them) if they are to derive any benefit. All that a teacher can do is to make the work so interesting—appealing that the pupil will have no desire to do anything else.

The busy pupil needs no rules and anyway nearly all rules are foolish and arouse the ingenuity of pupils who waste time trying to invent ways of breaking them without getting caught.

Of course a teacher must maintain discipline, but remember that interesting work does away with about nine-tenths of possible foolishness and consequent waste of time. To teach a pupil to control himself, whether he is under supervision or not, is just as much a part of his course as bookkeeping, shorthand or spelling. The pupil who must be controlled with an "iron hand" I have yet to meet.

There is always at least one "smarty" in a class who wants to occupy the spot light most of the time. One can assert his authority, but that causes "smarty" to sulk and no results follow, and just remember this, that you are not in the teacher's chair to show your dignity, authority, intellectuality, witness or manly beauty. You are there, or should be there—to develop the largest percentage possible of your class so that they may become useful citizens and earn an honest living. Sometimes "smarty" has one of his funny spells and then I call him up and in a subdued, kindly voice say something like the following:

Now, Johnny, I suppose you expect to take a position later on.

Yes.

Well, I was a little in doubt about it, because you were wasting your time and if you waste your time of course you will not be prepared to

hold a position once you secure it. Possibly you have a millionaire father who will support you if you fail to make good.

"No." (Sickly grin on his face.)

Then it is up to us to hustle. Now, I like fun, must have it, but we can't afford to fool away any of the precious hours of school. Any time that you feel one of these spells coming on and think you cannot resist it just come up to me and say: "Mr. Snow, I am having the 'jumps,'" and I will let you go out in the back alley where you can jump up and down and yell until you get it out of your system.

I have sometimes given pages to write, if the pupil did not seem to attend strictly to his work, and generally the words or sentences given were to remind him, for instance, "This is my busy day," or "I want to be a good little boy," or, if it is a case of making eyes, "I love to look at you, you." One boy took a cream sign and tied it to another boy's coat, and I requested the joker to write twenty-four pages of the word "cream."

Occasionally a pupil will be found who will not be these gentle reminders, and then it will be necessary to communicate with the parents. This is done by having the parents come to see me—I never go to see them. I always tell them what a good boy Johnny is—that his mind is all right, but that he is wasting his time and of course that is something that he cannot afford to do. By putting it in this light, I find that the parents are always willing to cooperate with the teacher, and the chances are that he will go home and talk to Johnny with a bed slat for a few minutes, and it is quite inspiring if handled by a parent.

I have never yet called a pupil a name; that is, told him that he was a fool or chump or ignoramus. A pupil with the attitude of a rhinoceros would resent any statements of that kind. Once you incur the deep antipathy of a pupil, your ability to assist him is practically nil.

I have come in contact with thousands of pupils and I have met just one during that period that I considered impossible of development intellectually. When I first began to teach I thought I could spot the good ones at once, and the poor ones, but if one persists in that attitude he will unconsciously give up trying for those who develop slowly; they will feel that lack of confidence and they will fail to develop through lack of faith by the teacher. It doesn't make much difference how unpromising a pupil's start may be, if he is willing to work, the chances of qualification and winning out are all in his favor. I have seen this occur over and over again. There is another thing that I want to say to the embryonic teacher and that is do not play favorites; that is, do not pick out a few in the school, label them stars and devote more or part of your time to developing them while the remainder of the class drifts along as best it can. Teaching—the handling of minds—is a sacred task, or at least it ought to be, and you ought to do your best for everyone of the minds that is placed temporarily in your keeping. Do not be afraid to let your class laugh occasionally, in fact, see to it that they do, and do not be afraid to laugh before them; it will show them that you are human and are really not afraid of cracking the enamel of your complexion. Some teachers are afraid that if the whole school breaks into laughter, they will never be able to calm them down again.

I presume that you will find in each school one or more fun loving boys who will always be trying to "start something." They do not do this because they wish to be rude, but because of an irresistible impulse that seems to be bubbling up in their natures most of the time. If

you will keep your head perfectly cool you can generally turn these upon the starter and the laugh will be on him. Just before roll call one afternoon I stepped away from my desk for a few seconds and when I returned I found on the desk a picture, about eighteen inches square, of a villainous looking big boy goat. Every pupil in the room, about eighty-five in number, had seen the act and they were looking at me expectantly. I did not hesitate an instant, but held the picture up where they could see it, and the screams that greeted it lasted for a minute or two. When they had quieted down, I turned to the young man that I knew was the only one who could have placed it there, and who was inclined that way and said to him, "Thank you, Thomas, I shall always prize this picture of you," and then the school went wild again and poor Thomas dropped his head on the desk.

A short time ago I was pronouncing the spelling lesson and came to the word "geyser." A young man said loud enough so the rest of the class could hear it "greaser." Of course they smiled. I said "no," then the same of the young man that pronounced it that way. He hasn't tried to pronounce any since then. If you can only keep your tempo, you will find that the class is with you to make it interesting for Mr. Smarty every time.

The person who expects to become a successful teacher must keep up to the times by reading, and conversing with people who know. You cannot keep giving to your class, from day to day, without getting in a fresh stock occasionally. The business school teacher should make it a point to hobnob with business men. Go in to the different places of business, get acquainted, start the man talking about his business and you will learn more in thirty minutes than you could from books in thirty days, and it will stay by you better. Do not be afraid of asking questions of a business man—it's a delicate compliment, and he will take it as such if you ask him how he does certain things. Don't tell him how you think they should be done, because if you do, without his asking you, you are pretty liable to close that line of information.

When you have time, go through different manufacturing plants, learn all that you can in regard to the details of construction. You will find that all these things will broaden your mind, give you greater confidence and make of you a more enthusiastic and competent teacher. No matter how en-lite your teaching knowledge may be if you do not love young people, "there is one thing that thou lackest."

CLUB CHAT

Mr. A. E. Miller, penmanship teacher in the Crookston, Minn., College, favored us with a list of subscriptions recently and promises to send another list soon, all of which indicates that penmanship is progressing in that institution.

Don E. Wiseman, of Mountain State Business College, Parkersburg, W. Va., again sends us a good list of subscriptions. Mr. Wiseman is one our best teachers in the line of penmanship. He creates much enthusiasm, and secures results.

Elmore McClung, of the Greensboro, N. C., Commercial School, contributes his share to the support of THE BUSINESS EDUCATOR by sending a club of sixteen subscriptions. Mr. McClung is an enthusiastic teacher of penmanship as well as a fine penman. Evidently he is doing good work.

A splendid list of subscriptions is hereby acknowledged from Mr. F. S. Kitson, Supervisor of Penmanship in the Menominee, Mich., Public Schools. Mr. Kitson is a fine young man and these subscriptions indicate that he is arousing the necessary interest in penmanship to secure the right kind of results.

A list of fifty-one subscriptions, dated January 31, is received from the Port Huron, Mich., Business University, W. S. Wollaston, Prin. This is an excellent list from an excellent school, bespeaking enthusiasm, practical skill and thoroughness.



INSPIRATION AND INFORMATION

THOS. E. CUPPER, INC. ACCT.,

Quincy, Fla.

BUILD YOUR FUTURE BY TAKING CARE OF THE PRESENT

BY THOS. E. CUPPER, INC. ACCT.,
QUINCY, FLA.

Your future—Have you ever given it the right thought? What will it be? There are no "ifs" about it—there is no question but that it will be just whatever YOU decide to make it, and you are forming it every day YOU LIVE. It is indelibly stamped in your "Make up," and your daily actions reveal it.

Many young men and women in the world today while thinking, and planning, and scheming for the FUTURE, actually lose sight of, and do not profitably utilize the PRESENT, and, largely, to this ONE ERROR may be attributed the direct cause of numerous failures. Whenever you discover that you have made an error in the PAST, then is the time to rectify it, and you will never lose anything by making a good beginning.

It is well and proper that everyone should give a certain amount of thought and care to that part of life which lie before them, but not in such a way, and to such an extent, that it will handicap and hinder instead of aiding to bring to a full realization, the REAL part of your fondest hopes and dreams. Everyone should think, and think well of the FUTURE, and he who does not entertain some thought for it, is not a safe proposition in any establishment but on the other hand, do not

allow it to come between you and your present duties.

By all means BUILD A FUTURE—but build it on a solid foundation by taking the best possible care of the PRESENT. It will pilot you safely over the rough places, and make the way smoother and easier for you to travel. One of the best possible recommendations is the reputation of taking care of the present, and by taking care of the present as best you can, you are making each step—a step HIGHER—a step NEARER—to the future you have been laboring so faithfully and so hard to bring to a happy realization.

SPECIMENS

A budget of specimens from the fourth, seventh and eighth grade pupils of the Muskegon, Mich., public schools, Miss Lenna M. Rovick, penmanship supervisor, is at hand, and it gives us pleasure to say that they are among the best we have ever had the pleasure of examining. Miss Rovick is securing an unusually high average of form and freedom in her work. The quality of line seems to be getting stronger and more graceful each year, indicating that the penmanship problem in Muskegon is a growing one.

W. H. Blake, Winterset, Ia., recently sent us some very fine specimens in business writing. Mr. Blake is getting along fine with his work. He received his instructions mainly from THE BUSINESS EDUCATOR.

Mr. Samuel I. Gresham formerly with the Norton, Kaiss, Commercial College, is now teaching in the South Bend, Ind., Business College. Mr. Gresham writes a very accurate, graceful style of business penmanship. We expect to see some good writers developed at South Bend by him.

CLUB CHAT

A list of thirty subscriptions is received from Mr. C. L. Michael, principal of the commercial department of the Phoenix, Arizona, Union High School. Mr. Michael is a man whose experience has especially qualified him for commercial teaching, having taught in schools of various kinds, and having been engaged in a line or two of business that has contributed a fund of information exactly such as to make instruction in a high school especially valuable.

We recently received twenty-nine subscriptions from the New Era Business College, Superior, Wis. This school evidently appreciates the value of THE BUSINESS EDUCATOR. Mr. J. P. Simons, Mgr., has been sending us club subscriptions for many years and large numbers of them, too.

A nice little club of subscriptions has been received from Maurice E. Mullin, of the Cherokee, Kansas, County High School. Much interest is being aroused in the high school, due to the fact that Mr. Mullin is quite a hustler, and writes a strong business hand.

Thirty-two subscriptions have been received from C. W. Jones, Brockton, Mass., Business College. By exchanging his pupils' specimens with those of other schools, he has been able to maintain much interest in the work. This is a very good idea and we would like to see more schools follow up this scheme.

PENMEN, Teachers of Penmanship, and Those Preparing to Teach Penmanship.

I have a plan that for several years, at certain seasons of the year, has enabled me to make from \$20 to \$100 per month aside from my regular income. You can do the same. Sent \$1.00 at once and get beautiful Specimens of Penmanship fresh from the pen, illustrating my method and giving full particulars concerning same, and showing materials used. No other penman so far as I know has ever used my plan. It is fine. It brings returns. I have been connected with the Oberlin Business College a most 12 years and I am willing to bank my reputation on my method. Send \$1.00 today, and IT WILL BE YOUR METHOD.

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Ornamental Penmanship No. 7

A. M. WONNELL.

Woodward High School, Cincinnati, Ohio.

Specimens criticised by Mr. Wonnell if self-addressed postal or postage is enclosed

LESSON NO. 7.

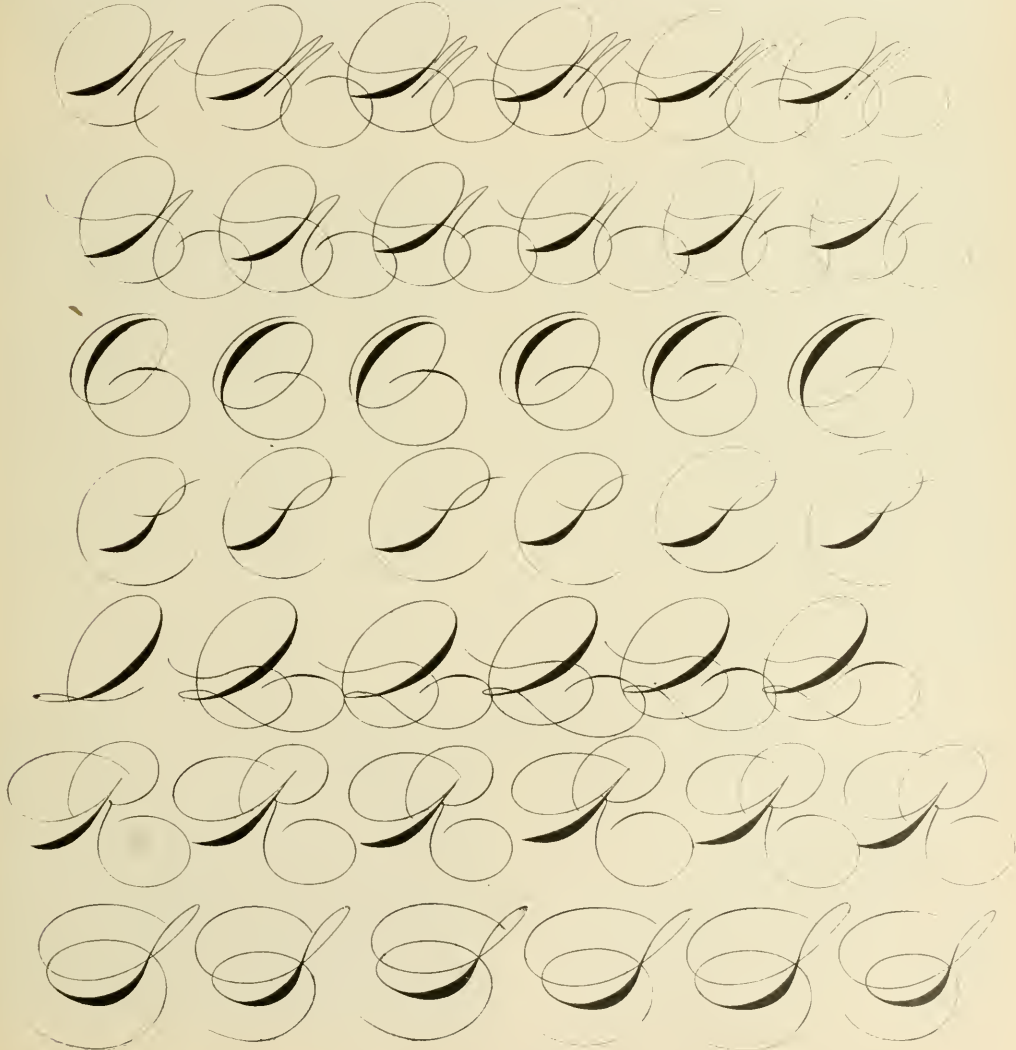
Don't read the following instructions once only, but read them and reread them as you practice on each letter. You will do well to master the forms given here. They are all standard and are minus freakishness. The P and R especially are different from the forms commonly used by many penmen but they are avoided by penmen generally because they are considered difficult. I think most of you will agree with me, however, that they are artistic, that they show good taste. You can learn to make them if you have enough energy.

Study closely the beginning flourish in M, N, and Q. You are likely to get the beginning stroke too straight, and the ellipse too circular. Bulk of shade in M and N should be near base line and shade should not extend higher than one-half the height of letter. Join second part of M carefully, and finish with horizontal ellipse. N is like M with middle part omitted. Use quick action in making O. Be sure to get the tapering shade.

Put plenty of curve in the beginning of stem of P. Be careful to keep the oval *full* in upper, left part. (North-east corner.)

Q begins like M and finishes like L. Note the difference in shade from that of M. This shade should be heaviest at half the height.

R begins like B, horizontal ellipse and shade low. Top oval of second part requires close study. Lift the pen in making the little loop, same as in K. S is a rather difficult letter. Can you find three parallel, horizontal ellipses? Get a graceful compound curve in stem, shade low.

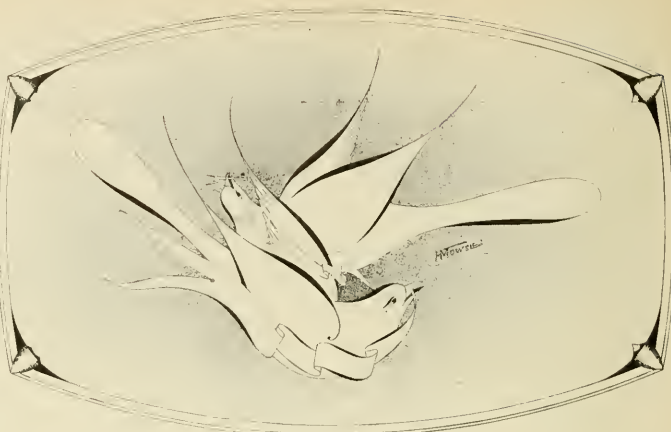


THE NEW ENGLAND PEN-MEN.

The seventh annual meeting of the New England Association of Penmanship Supervisors was called to order in Burdett College, Boston, Saturday, January 7, 1911, at 10:45 A. M. by President H. W. Shaylor. After a few remarks Mr. Shaylor introduced Sec. Pease of Burdett College who in welcoming the members said that if they could not find room on the main floor they were at perfect liberty to use any of the school. The school has always paid especial attention to the subject of penmanship, and I might almost say that it was founded on the nibs of a pen, and has always paid especial attention to the subject of writing. The parent sends the boy to school so that he may advance in the world. He cannot tell just how much he advances in shorthand, hardly in typewriting, and not very much in bookkeeping but he can tell, and the business man notices, how he writes. We as teachers are too near the day's work to get a good perspective always. But we may rest assured that honest earnest effort will not go unrewarded. Then too it is a beautiful subject. I would rather look at a page of writing, uniform, legible, elegantly formed and in every curve showing the ease of the accomplished penman than at the most beautiful picture.

In reply President Shaylor quoted from Artemus Ward, "Consider the postage stamp my son. Its great virtue lies in its sticking to one thing till it gets there 'go thou and do likewise.'" After several timely illustrations Superintendent of Schools F. J. Peasley of Lynn was introduced who read a very able paper on the subject, "What the Superintendent Wants in Writing."

Following a discussion by the members of Mr. Peasley's paper it was voted to have the same printed and distributed.



By. H. M. Towell, Danville, Ind.

Mr. Doner then read a paper and showed how he would conduct a writing class for beginners. This was intensely practical and was illustrated from the blackboard. Mr. Doner believes in the use of the blackboard for the first work after which comes the use of the pencil and large exercises. Very little writing to be done in the first grade and none without supervisor.

During the discussion which followed Mr. Doner said that he believed in the use of the pen in the second grade and used a stiff and moderately coarse pen using Gillott's 1066. The size of the writing was reduced during the third grade.

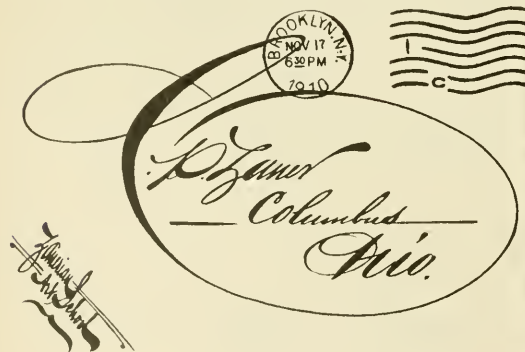
At 12:30 adjournment was made for lunch which was served by Burdett College to which the members did ample justice.

The order of business of the afternoon session was the annual business meeting. The report of the Sec. and Treas. was read and accepted after which the following

officers were elected: Pres. A. B. Wrought, Pittsfield, Mass., Vice Pres. Miss M. B. Tool, Worcester, Mass., Sec. Treas., A. R. Merrill, Saco, Me., Executive Committee the officers and R. E. Rowe, Portland, Me., and Miss Effie E. Colby, Beverly, Mass.

After the business meeting Mr. E. M. Huntsinger, of Hartford, Conn., read a very instructive paper on "The Value of Blackboard Demonstration in Teaching Writing."

At the meeting a year ago, a question box was conducted by Mr. Harry Houston and it was found so interesting and helpful that it was voted to hold the same again this year and this occupied the last place on the program and was thoroughly enjoyed by all. Mr. Houston being perfectly at home and master of the situation. Many points of much value to the members was more fully discussed in this way than would be possible in a paper. The meeting closed at 4:15.



Superscription by W. E. Dennis, Brooklyn, N. Y.



By. A. W. Dakin, Syracuse, N. Y.



W. L. Hastings.
 Carter. Miss.

A marvelous union of grace, accuracy and freedom by A. D. Taylor.

de Maupassant—
 His dramatic instinct
 was supremely powerful. He
 seemed to select unerringly the
 one thing in which the soul of
 the scene is personified, and, in
 making that his subject, gives
 a picture in words which haunts
 the memory like a strain of music.
Madaras

A splendid specimen from the versatile Madaras, specially valuable to aspiring young penmen who aspire to be something more than mediocre. The dash and the delicacy is wonderfully blended.



The subject of this photograph and sketch, Mr. J. H. Snyder, began his professional career by taking a four years' course in the Jasper, Ind., College. Next he completed a course in the Spencerian Commercial School, of Louisville, Ky., after which he taught in the Wabash Business College, Terre Haute, Ind. During the past year he has been teaching penmanship and bookkeeping in the Northwestern Business College of Chicago. He is an enthusiastic teacher of penmanship and succeeds in securing very practical results on the part of his pupils. He is a young man of pleasing personality and good habits. Although yet young he is destined some day to work well up in our profession.

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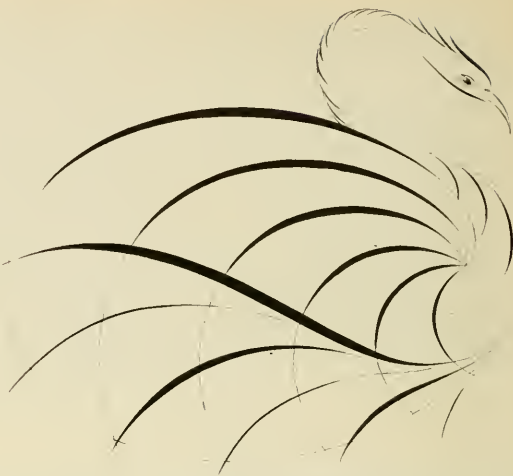
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Care of The Business Educator, Columbus, O.

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Right 25c; 50 DRILLS in Drawing 25c; 50 Drills in Penmanship 25c; 3 LANDSCAPES in Colors 25c; 3 CASTLES in Colors 25c; 3 DESIGNS in Colors 25c; any 3 orders for 50c. Address, **Parsons, Keokuk, Iowa.**

No stronger endorsement could be given to any person or institution than the one conveyed to Mr. R. J. Bennett, C. P. A., of Philadelphia, as shown by his advertisement in another part of this issue of THE BUSINESS EDUCATOR. Mr. Bennett is an able accountant and knows how to teach accountancy to others. For several years he was principal, and is still a director, of the Detroit Business University. His experience and standing in the commercial school profession enables him to help others desirous of advancing.

The Cutter School of Shorthand

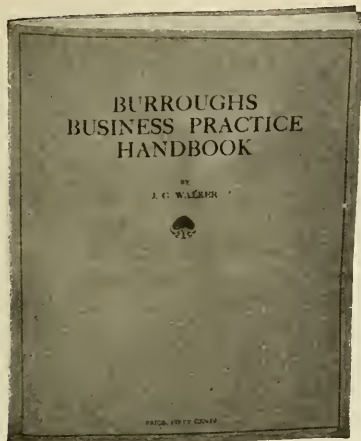
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By THOS. E. CUPPER, INC. ACCT.,
QUINCY, FLA.

There is always genuine inspiration in the story of those who go up head in any business, for behind it all are stories of courage, foresight, ambition, preparation and determination.

The story of those *high up* the ladder of success is short and simple—they are only AVERAGE men who prepared for these places. They had the foresight to see the advantage of EDUCATION, and the ambition and determination necessary to obtain it. What others have done You can accomplish, too. Every man is his own promoter, and whether or not he will occupy a conspicuous place, above the crowd, depends upon the Market Value which he stamps upon his services. His Education is the SEED—whatever it produces, the HARVEST; therefore, the better the seed the RICHER the HARVEST.

There is a *big demand* for thoroughly trained Bookkeepers, Stenographers and Penmen—never have trained and educated brains been at a greater premium, or opportunities more plentiful for those who are willing to EARN promotion in any line. What does this signify? The Business World needs You just as soon as you are READY—but be sure you are READY. You are the architect of your own fortune, and your future will be whatever you decide to make it, and unless the part you have taken in life's drama bears some trace of SUCCESS, your duty has not been complete.

Make your calculations far ahead—don't be satisfied to sit and dream of what you would like to do or be, and take chances on the future. Do not allow relaxation of interest to creep in for a single moment, for wherever interest ends deterioration begins, and to deteriorate means to rush into the arms of FAILURE. Keep up your interest and make the work lighter by putting your heart in whatever you undertake—it is the only way to GROW.

Prepare *now* for the future, which seems so far away.

If you neglect it, you will regret it many a day.

Promotion cannot be won unless you make your self too BIG for the position you occupy—be ready when the time comes by acting. Now your part, for remember, the *SUCCESSORS of tomorrow* are the ACTORS of today.



By E. H. Fearon, principal, Commercial Department, Blair Business College, Spokane, Wn.

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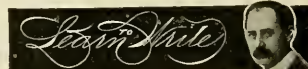
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Also experienced bookkeeping teachers who are good penmen. Write

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One of the best equipped Business Colleges in the state of Indiana. Will sell outright at less than inventory or will lease to a good responsible party. Address,

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To secure an Eastern Commercial School with A 1 reputation, located in city of 32,000 inhabitants and surrounding towns. Expenses low. Equipment will invoice about \$1200. Payments can be arranged. Quick sale desired, as owner has other business farther west which requires his attention. Address, **"Commercial"**,
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Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools, and business colleges.

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We have made but one resolution for the season—to give better service to commercial school men and women than we ever have done before. And we can do it. Try us. Our interests are mutual.
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FROM JANUARY FIRST TO FEBRUARY NINTH

The day on which this is written, we received calls for Commercial Teachers as follows:

- 3 Principals for Commercial Departments of High Schools at \$75 to \$100 per month.
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- 1 Principal for Shorthand Department of Business College at \$75 per month.
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We have the positions. Do you want them? Registration free.

COMMERCIAL TEACHERS' AGENCY

E. C. ROGERS, MANAGER

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More Than 1,000 Vacancies

Were reported to us last year. We have openings NOW paying from \$50 to \$200 per month. Let us nominate YOU.

Free Registration if You Mention This Journal.

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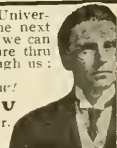
Are You Available High Schools, State Normals, Colleges and Universities are now reporting their needs for the next **For Next Year?** scholastic year. If you will co-operate with us we can assist you to a better position than you can secure through your own efforts. Register now and learn of opportunities open through us: you can decide later what you want to accept.

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ROBERT A. GRANT, Mgr. LUTHER B. D'ARMOND, Associate Mgr.

WEBSTER GROVES, ST. LOUIS, MO.



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Knowledge, full and broad, of subject matter and of best methods of presentation—these give the teacher confidence and reserve power.

If you are interested, write us and get full information about our

SUMMER SCHOOL FOR COMMERCIAL TEACHERS

ROCHESTER BUSINESS INSTITUTE, ROCHESTER, N. Y.

Public School Vacancies

This is written Jan. 26. Within two weeks—two months in advance of the usual opening of the season—we have had calls for six teachers for high school commercial work, mostly men. The last mail reports our men engaged for two of these. Three of the others are for Sept. And we have booked already some very desirable private school vacancies for next fall. We want to enroll promising beginners who write well. Also as many as possible high-grade, high-priced experienced teachers. It is commonly conceded that ours is the leading Agency in the United States for high-class commercial positions. No enrollment fee.

Printed matter free. "Procrastination is the thief of time"—and opportunities. "Do it now."

The National Commercial Teachers' Agency

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Specimens criticised by Mr. Strickland if return postage in full is enclosed.

LESSON 7.

Alphabet 16th Century.

This is what may be called a "classy" alphabet as it is adapted to the higher forms of Engrossing and Illumination.

In this branch of the work one must have some knowledge of colors and color-harmony and it was this class of work a famous engrosser had in mind when he said to the writer "I can get plenty or young penmen that can execute satisfactory pen-letting but they can't do the color work."

For the remainder of this course you will need the following list of materials.

Brushes:—Red Sable Brushes are preferable for illuminating purposes and you will need at least No. 2 and No. 4 and one smaller one for outlining.

Drawing Pen and Bow Pen: These are indispensable for ruling straight lines or circles and will apply either ink or color evenly.

Triangles and Parallel Ruler: Use the transparent amber triangles, one 45 degrees and one 30 degrees x 60 degrees. The parallel ruler is very useful in making double rulings on borders, panels etc. and in laying off lettering.

India Ink: Higgins waterproof ink is best for general work. For a dull or mat surface grind Lamp Black with stick India and add a little gum-water.

Colors: Winsor & Newton's colors are best and are put up in whole pans, half-pans and tubes.

This list of colors will do for a starter and as experience is gained by practice, the range of colors may be increased as requirements dictate.

Prussian Blue, Emerald Green, Burnt Carmine, French Blue, Burnt Sienna, Lemon Yellow, Vermilion, Vandyke Brown, Mauve, Crimson Lake, Lamp Black, Payne's Gray, King's Yellow, Chinese White, Hooker's Green No. 1 Gold Ink, Hooker's Green No. 2 Indian Red, Gold, Silver, etc.: For practice Gold Ink will do but for real illuminating of the highest class Shell Gold, Silver etc. are used.

This Gold is ground very fine, mixed with gum and is applied with brush the same as color.

For practice work on this lesson use Whatman's Hot-pressed papers, smooth finish and outline the letters carefully with pencil before applying colors. The A is presented in a larger form with colors to be used indicated thereon. Any or all of the letters may be finished in practically the same way. Apply pure Purple to entire surface of letter A. For a background to the A and panel beneath use Gold, Hooker's Green No. 2 mixed with a little Chinese White was used for the center scrolls and Indian or Brick Red mixed with Chinese White for the outer ornamentation as indicated by lettering. French Blue mixed with Chinese White was used for outside border to the A and Green mixed with Chinese White for the border of lower panel. The inverted question marks in lower panel should be French Blue. Outline all with pen and ink after colors dry and then put on spur border using common pen and Green mixed with Chinese White.

Try all colors on loose sheet of plain white paper before applying.

Hall's Perfected Shorthand A system of light-line phonography which is replete with every expedient necessary to the success of both the amanuensis and verbatim reporter. Examination copy, 75 cents.

WARREN HALL

Mansfield, Ohio

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100-3 ply Special Wedding 25c. 100 colored, assorted, 25c. 100 Scroll Cards, assorted, 30c. 100 New Comic Cards, (12 styles), 30c. My New Manual is now ready and it will be sent to Card Writers, with an order for any of the above cards. The book is a gem, in the art of money making by writing cards. Address all letters.

W. M. C. BEE

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FOR SALE!

An excellent opportunity to buy an established business school at a low cash price. Located in a live town of twelve thousand inhabitants. Railroad distributing point. Center of five different lines of railroads with many small towns within easy access. Surrounded by a fine agricultural district. Present owner going into other business. Address, **X**, Care of Business Educator, Columbus, Ohio

WANTED

A man to take half interest in a private school. Integrity, teaching and executive ability, the only capital required. Address "A Snap," care The Business Educator, Columbus, Ohio.

Your Name nicely written on 2 doz. cards and will give free set of Flourished capitals, all for 35 cents. Agents outfit and sample for red stamp.

J. P. Thomas

Arkansas City,
Kansas.

I do all kinds of pen work. Cards neatly written, 15 for 25 cents. Samples for 2c stamp. Agents wanted.

J. D. Sperry

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JUST FROM THE PRESS

This Book contains the finest collection of alphabets ever published. Every penman should have a copy—112 pages of alphabets, designs and instructions.

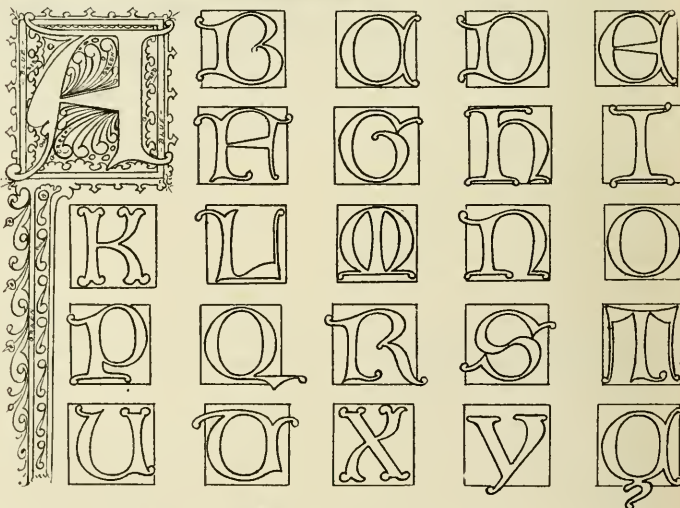
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Board, Silk Cloth Binding, 1.75

Grab it quick, it's a bargain. Send for descriptive circular.

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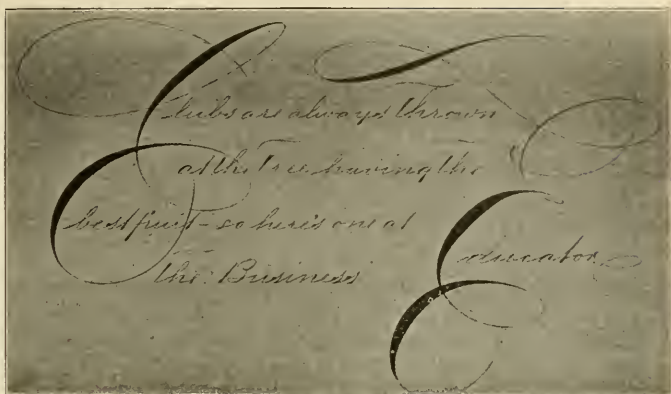
INVESTIGATE

20th Century Bookkeeping

SOUTH-WESTERN PUBLISHING CO., 222 MAIN ST., CINCINNATI, OHIO



By C. R. Hill, Newark, N. J.



Twenty-three was the size of the club—and as will be seen from the above, it was both skillfully and gracefully thrown by A. A. Kuhl, Georgia Normal College, Douglas, Ga.

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Commercial School in city of 20,000 in New York State. Well equipped, well advertised, in good standing. A bargain for the man with a few hundred dollars cash. Address, **A. G.**

Care of BUSINESS EDUCATOR, COLUMBUS, OHIO

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Carnegie College gives Free Tuition by mail to one representative in each county and city. Normal, Teacher's Professional, Grammar School, High School, College Preparatory, Civil Service, Book-keeping, Shorthand, Typewriting, Greek, Latin, German, Spanish, Italian, Drawing and Agricultural Courses are thoroughly taught by correspondence. Applicants for Free Tuition should apply at once to Dept. C, CARNEGIE COLLEGE, Rogers, O.

MAKE MONEY AT HOME by carving roses, butterflies, etc., on calling cards. \$5.00 a day is not a large income for those who can do this work and they have no fear of ever being out of employment. It can be learned by anyone and at small expense. I teach it by mail and furnish all instruments brushes, colors, etc. A beautiful sample of the work sent for 10 cents. Full information free.

CHALLENGE FOR ORNATE WRITING. I challenge the world to produce a more brilliant ink. It flows freely and gives a very fine line. It is dark purple when first written but soon changes to a rich, glossy black. Sample bottle 20 cents, pint 75 cents, quart \$1.25. Circular free.

A. W. DAKIN SYRACUSE, N. Y.



A Blackboard Design executed in forty-five minutes by L. Faretra, penman, Burdett College, Boston.





Roundhand
J. A. OLSON,
Philadelphia, Pa.,
409 Chestnut Street.

Specimens criticized by
Mr. Olson if returned postage
is enclosed.

Lesson 7.

Before attempting practicing at all study carefully each capital and you will discover a certain relationship between them. When the principals are firmly fixed in your memory, it does not take long to acquire the skill to execute the letters themselves.

The principal of the letter I, which is finished with a dot a little above the base line, is found in H and K in the previous lesson. With a slight modification, it is used in the following letters of this lesson. I, J, S, L, G, T and F. The second stroke is based upon the oval and crosses the main stroke at half the height of the letter. J extends three spaces above the base line and two below. It begins the same as the I having the same principal, only more extended; the loop is the same as in small letter j, and the oval part same as that in letter I. S has the same principal as letter I and the same finish, the top part of the letter is quite wide and rounding. I make this letter and all other letters in one stroke, except where the construction of the letter is such that it cannot be done like in A, B, E, F, J, K, O, P, R, T and X. This however does not prevent you from making all the letters in sections if you wish. L is the same as S except that it is finished with a long, narrow and horizontal oval. G begins the same as L, but extends only two spaces when it turns and joins the main stroke, which is the same as in I though only 1/2 spaces high. C begins the same as G, its main stroke and finish is the same as the 2nd half of H. The lower part of B is the larger and re-

sembles the lower half of C, the upper part is the smaller, but in construction much like the lower part. The main stroke in T is the same as in letter I. The top is based upon the oval.

F is the same as T with the crossing added. Remember that when anything is based to be based upon the oval it means—no flat places allowed.

Follow the instructions carefully.

EXTRAORDINARY OFFER

Cut this out or mention this Journal, enclose \$1.00 in currency, money order or draft, and I will send you prepaid, my famous \$2.00 book, on how to enroll students, entitled:

The Art of Business College Soliciting.

Hundreds have found it helpful. It trains you how to solicit, how to close competitive cases on the field or in the office. There is not in all the world its counterpart. It is worth its weight in gold to any business college proprietor, principal, teacher or solicitor. It matters not how much experience you have had. Write today. Address, WM. G. HAUPPT, 1321 NORWOOD ST., CHICAGO, ILL.

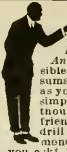
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Business Educator Certificate winners of the Steward-Large School, Trenton, N. J., E. H. McGhee (in center) penman.



*In this you have a fair
specimen of my business
penmanship such as I
teach in my classes
Yours truly.*

J. S. Preston

Penmanship and flourishing by Mr. J. S. Preston, seventy four years of age, Brooklyn, N. Y.



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Until you see my "Fresh-from-the-pen" course. I can make an expert of you or take you further and make you a M. Pen. by mail. If you want to know how to become a good penman. I can tell you.

Prof. L. H. Hausam, M. Pen, author of "THE NEW EDUCATION IN PENMANSHIP", is the greatest author and teacher of Penmanship in America today, and has students in every civilized country in the world. Hundreds of his present students are college teachers and college students. Many graduates are now college presidents, bankers and great business men. We guarantee to place you and to please you or return all tuition. Are you interested? Write today. A richly illustrated Pen Art Book sent free.

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and
ENGROSSING**
By
E. L. BROWN.
Rockland, Me.
Send self-addressed
stamp for criticism,
and stamps for return
of specimens.

The pencil sketch shown last month was carefully drawn in pencil, then inked. Before applying color, study the values critically in order to obtain the right effect in finished product. Observe the high lights and half-tones and work your color from dark to light tones. Use plenty of color in your brush in order to obtain clear, mellow tones. The color must absolutely follow the brush freely, and it is impossible to get transparency with a dry brush. This is a point to remember if you aspire success in brush work. Make the object or letter light or dark as the background requires. This design will afford much study and is presented as a good example of designing for engrossed albums.

SPECIMENS

A package of specimens representing first, second, third, fourth, seventh and eighth grade work is hereby acknowledged from Miss Flora L. Adair, supervisor of writing in the public schools of Martins Ferry, Ohio. Miss Adair is an accomplished penman herself, and believes

in form and freedom on the part of the pupils. As a consequence, she is securing excellent results in writing from the first grade to the eighth. The work sent combines to an excellent degree the essentials of legibility and rapidity. In due time good writing will be the rule rather than the exception in the Martins Ferry Schools.

Some very creditable specimens of penmanship from high school pupils of Greensburg, Ind., Miss Julia Bender, supervisor of writing, are hereby acknowledged. The pupils are acquiring a genuinely business-like handwriting, which will stand them well in hand when they step forth from the high school to the commercial world seeking employment.

E. E. Evans, head of Department of Commerce and director of Athletics in the Central University of Iowa, Pella, Iowa, recently sent us a roll of specimens of his pupils' work. These specimens show a marked improvement. Much interest is being taken in penmanship in this school.

Movement exercises from the pupils in the 6th, 7th, and 8th grades of the Massillon public school, S. G. Edgar, supervisor of writing in the grades and principal of the commercial department, evidences the fact that the teachers and pupils are teaching practical writing as they have never taught it before. The work compares favorably with that received from many commercial schools. Mr. Edgar is a hustler from the word go, being one of the most efficient teachers in our profession. It will not be long until good writing will be the rule in Massillon.

Miss Lulu Rogers, of the W. Va. University, Keyser, W. Va., recently sent us some specimens of her penmanship class. The students are showing much interest in the penmanship work. For three months' practice they have made remarkable progress, showing that Miss Rogers is drilling the pupils along the right lines and is arousing much interest.

Some splendid specimens of business writing are at hand from V. M. Rubert, penman in the Globe Business College, St. Paul, Minn. He states that they have eleven states and four foreign countries represented in attendance. In a recent state penmanship contest in their school, Wisconsin, won first place, Minnesota second place, and Montana third.

Rubert is long physically, and just as long in enthusiasm good sense and wit. As a consequence, he gets out of the class about as much as any man in our profession.

We acknowledge receipt of a number of photographs of resolutions, etc., prepared by the well-known expert engrosser, Mr. D. Beauchamp, 124 St. Catherine St., West, Montreal, Can. Mr. Beauchamp also inclosed some menu cards, which are very attractive. In illuminating in gold Mr. Beauchamp is especially strong, and if we mistake not some day he will be known as one of the very finest engrossing and illuminating artists in America. His work now is of a very high grade.

A handsome set of ornate capitals are hereby acknowledged from the pen of Mr. A. B. Black, penman of the State Normal School, Bloomsburg, Pa. Mr. Black swings a pen of a good deal of grace and strength, and seems to be on the improve.



RESOLUTIONS
PRESENTED
TO THE
City Council
OF THE CITY OF
JACKSONVILLE, FLA.
By a Special Committee
UPON THE DEATH OF
HON. NICHOLSON B. BROWARD

WHEREAS The brave and loyal spirit of Nicholson B. Broward has been summoned from its earthly abode by an all-wise Providence, and

WHEREAS, He has ever been to the City of Jacksonville, an invaluable citizen in his private and public life, both in service and in influence, and has most faithfully and heroically discharged the duties of many positions of grave responsibility under our State, County and City Governments;

WHEREAS—

His life has been cut off just when his field of public service and usefulness had been broadened to include our whole nation, therefore be it

Resolved by the City Council of the City of Jacksonville, that our Community has suffered an irreparable loss, and that there has been taken from us a friend whose death we feel and mourn both as a municipality and as citizens; so be it further

Resolved, That we do extend to the family of the departed the **DEEPEST AND SINCEREST SYMPATHY** of this body and of the entire city, and be it further

Resolved That these resolutions shall be spread on the minutes of this body, and that they shall be engrossed and a copy thereof given to the family of the deceased, and that the press of the city be furnished copies of these resolutions with a request that they be published.



Adopted by the
City Council
by unanimous vote
Oct. 24, 1910
J. H. [Signature]

Frank Brown, Pres.
Charles T. Peron.
Maurice M. Hager.
Julian H. Dool.
M. C. Worthington.

Special Committee

Copyright 1910

A package of cards from Mr. H. C. Crane, Upper Alton, Ill., indicates considerable skill with the pen. Mr. Crane seems to be on the improve, and has it in him to make a fine professional penman.

A splendid lot of specimens containing a number of Certificate winners are at hand from the American Commercial School, Allentown, O. C. Dorney, Prop., and N. B. Good, teacher of penmanship and commercial subjects. It is not often that we receive as much uniformly good work as the lot before us contains. The product is unusually high in average—just such as one would naturally expect from that high grade institution.

Some exceptionally fine ornamental writing has been received from F. S. Heath, Concord, N. H. Mr. Heath has for many years borne the reputation of being one of the finest penmen in the country, and his skill seems to be ascending. In fact, the work just received is undoubtedly the best we have ever seen from his pen.

Mr. A. W. Kimpson, Kansas City, Mo., recently favored us with a budget of cards and other specimens in ornamental penmanship showing that he is rapidly acquiring a Madras-like command of the pen. If Mr. Kimpson keeps on improving the next couple of years as he has in the past he will be in with the few top notchers, if not in a class all by himself.

A package of specimens from A. F. Day, director of the commercial department, Hutchison, Kans., High School, clearly reveals the fact that they are acquiring a splendid hand writing as nearly all of the specimens submitted show an excellent movement. In due time these pupils will be writing with a hand that will have a distinct commercial value. Mr. Day writes a splendid hand himself.

A package of specimens, among which were thirteen Certificate winners, came from the Morse Business College, Hartford, Conn., Mrs.

Nina P. H. Noble, commercial and penmanship teacher. The progress being made by these pupils, and the excellence attained, is a good deal above the average. Mrs. Noble is one of the most enthusiastic concentrated high-voltage teaching dynamos in our profession.

Some artistic penmanship written with white ink on blue paper is hereby acknowledged from Mr. Chas. Guyett, 98 Woodside Ave., Buffalo, N. Y. He also writes a splendid business hand.

No finer lot of specimens has been received at this office during the past month, if as fine, as the ones received from S. O. Smith, penman and commercial teacher in the Grand Rapids, Mich., Business Institute, representing the work of his students. It is unusually high grade in character and uniform in result. Mr. Smith combines to an enviable degree the two essentials of good writing, form and freedom.

A package of specimens from Mr. J. S. Eccles, penman and commercial teacher in the Southern Wisconsin Business College, Janesville, Wis., is hereby acknowledged. It contains first and last specimens of quite a large number of pupils, all of which show very satisfactory improvement in writing. Some are about up to our requirement for our Certificate, and by the end of the year we should judge that nearly all, if not all, would be able to win a good hand writing and a BUSINESS EDUCATOR Certificate. Mr. Eccles is a young man from Toronto, Can., who spent part of last year in the Zanerian, and is now making good, because he is well qualified, and is a clean cut fellow as concerns character.

BOOK REVIEWS

Progressive Lessons in Business Writing, by C. S. Rogers, San Rafael, Calif., 44 pages, is the title of one of the most practical and concise lit-

tle booklets on the subject of practical writing we have ever had the pleasure of receiving and reviewing. Mr. Rogers is a believer in the simplest and the plainest and the easiest style for business purposes, and he has in this little booklet mapped everything out very plainly and concisely, so that he who reads may run his pen. He has grouped the letters according to similar appearance, not only as concerns the capitals, but the little letters as well. Moreover, he has given the same small letter in conjunction with the same capital letter with but few exceptions. If interested in the intensely practical in writing, you will do well to investigate Mr. Rogers' booklet. Price, 25 cents.

The January number of the Students' Art Magazine, Kalamazoo, Mich., is an especially attractive number. Its editor, Mr. G. H. Lockwood, is making things hum, as never before, which is saying a good deal.

We note with pleasure the improvement in the "Spencerian Magazine" by the Spencer Publishing Co., New Orleans, La. Since it has been accepted by the postal department as second class mailing matter, it has been enlarged and its scope made more general including now articles upon almost every phase of commercial education. It is well edited, full of fire and push and we wish it volumes of success. Price, 5c a copy, 50c a year.

Pittman's Bookkeeping Simplified by Fred J. Nye, Isaac Pittman & Sons, Publishers, New York City, N. Y., price \$1 is the title of a substantially-bound, well printed, small size, 336-page book devoted to the subject name in the title. It is printed in red and black and covered in red cloth and stiff boards. The author has been principal and head master of some of the largest high schools of Canada and in Egypt. It appears to be not only a book which may be used as a text, but as a hand book on bookkeeping for young people about to start upon commercial careers.

HAS IT OCCURRED TO YOU

That perhaps you are going "the longest way around" for the simple reason that the shortest way is unknown to you?

Are you teaching your students the old method of calculation just because you have not found a new method that is satisfactory?

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These are becoming very popular because they show the rapid way, the easy way, and the best way to solve problems.

Your time is valuable—why waste it on the long method when a short method may be used? For example:

Long Method:		Short Method:	
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6.37215		51273.6	
218812535		262575	
43762507		13129	
87525014		3063	
306337549		88	
131257521		4	
262575042		2	
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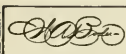
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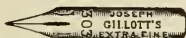


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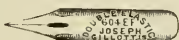
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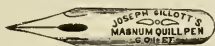
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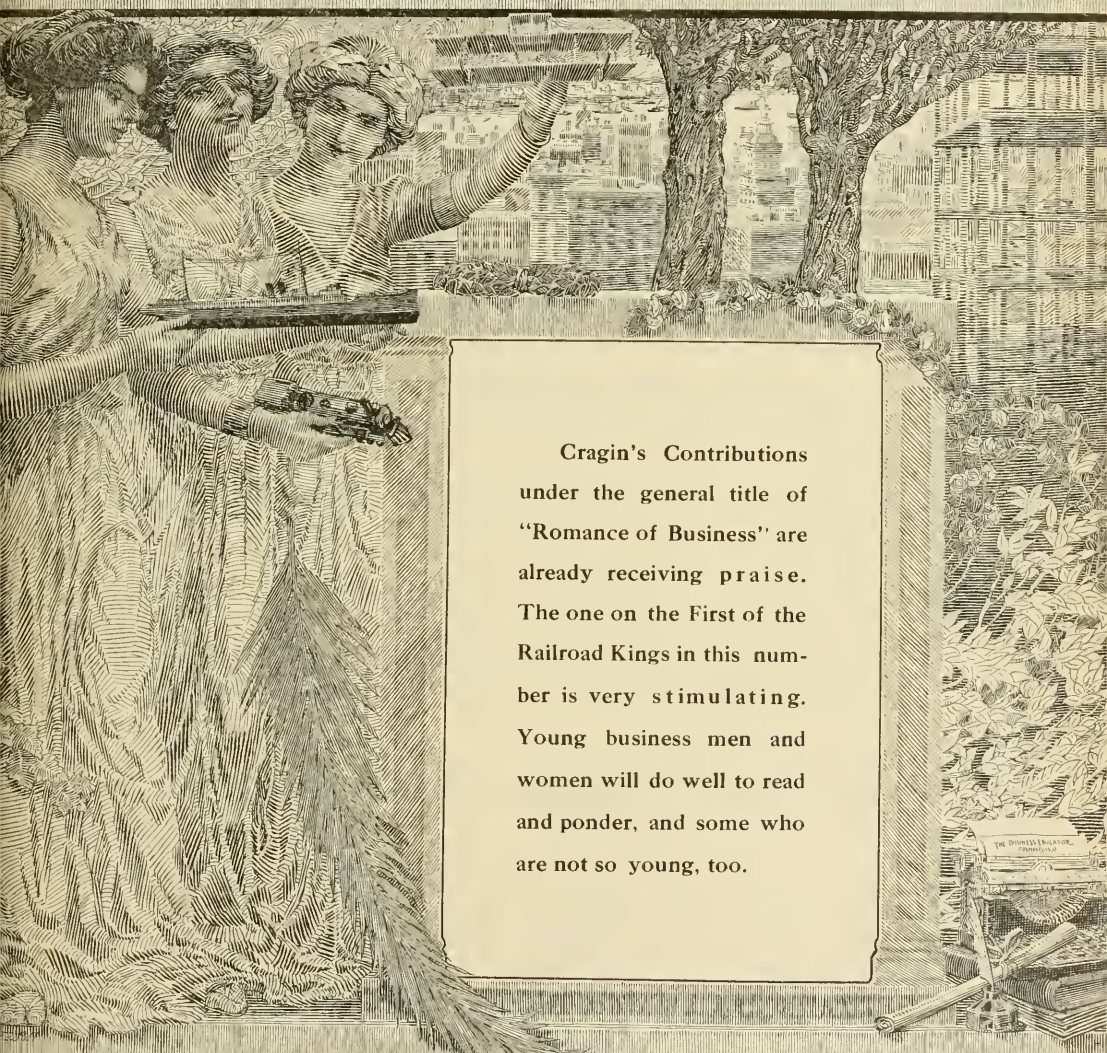
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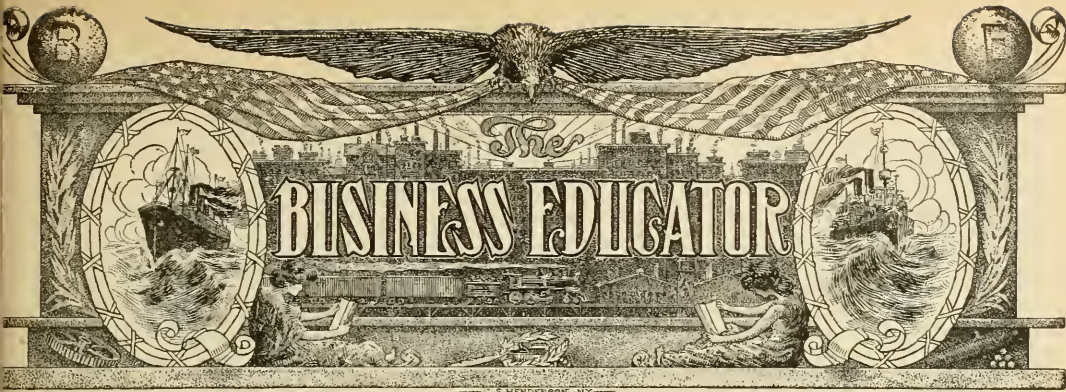
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VOLUME XVI

COLUMBUS, O., APRIL, 1911

NUMBER VIII

THE BUSINESS EDUCATOR

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TO THE NATIONAL BUSINESS AND PENMANSHIP TEACHERS' ASSOCIATION OF AMERICA.

Accept my heartfelt thanks and appreciation for the beautifully engrossed tribute to the memory of my beloved husband, L. Madarasz. There is much I would say, but my heart is full and grief too deep, but I wish you all to know that I love the profession, and every member of it has a place in my heart for the sake of my loved one.

Very sincerely yours,
CLARA K. MADARASZ.



Had a wonderful hold on the penmen of the past quarter of a century and of today as well. The psychology of his skill was most remarkable. It fascinated and stimulated and held as that of no other. His thought and feeling seem to have flowed as freely as the ink from his pen and with it. Letters from young and old alike testify to charm of his work.

BY L. E. STACY.

I believe that the personality of Madarasz impressed me as much as that of any man I have ever known. I got to be quite well acquainted with him, as I was with him two or three summers in New York, and I have always admired his principles. As far as I could see he was a man from top to bottom, and while he had his peculiarities, his heart was big and he was always ready and anxious to do some one a favor.



Romance of Business

CHAS. T. CRAGIN,

Prin. Thompson's Business Institute, Holyoke, Mass.

THE FATHER OF RAILROADS

"Mother," said the boy, "I want you to lend me a hundred dollars."

"Goodness gracious!" said the old lady as she threw up both hands above her head, her eyes opened as wide as saucers. It wasn't any wonder either, for a hundred dollars was a big lot of money for a boy of sixteen to think of having in the year 1810. "What in creation are you going to do with a hundred dollars?"

"Well I am going to buy a boat with it."

"Yes, and get drowned the first thing you do," "Aren't you afraid the ducks will fall into the water and get drowned?" said the boy with a twinkle of his bright blue eyes. The old lady had to laugh too, for indeed, this youth, almost six feet high, straight as an Indian and as lithe and active as a panther was about as much at home in water as he was on land.

"Well," she said finally, "I'll tell you what I'll do, you will be sixteen years old the 25th of May." This was early in the same month. "If you will work that piece of land over there and plow it and plant it in corn before you're seventeen years old, I'll lend you a hundred dollars and you can buy the boat, but I think it is a crazy performance."

It was a big task. There were eight acres of rather stony land to be cultivated and put in corn in a very short period of time. I suppose you have all read that excellent boy's story, *The Adventures of Tom Sawyer*, if you haven't don't delay. You remember how Tom white-washed the fence by persuading the neighboring boys that it was a high privilege to be permitted to do so artistic a job and they even paid him for the privilege of being permitted to splash white-wash on Aunt Polly's board fence. The boys of Staten Island didn't quite do that but I have no doubt that the thought of many a cruise to the fishing banks and duck hunting trip up the river had much to do with the enthusiasm with which they pitched in helped finish that eight acres, at any rate it was completed by the twenty-fifth of May and the boy went to his mother, pointed to the field, and demanded the money. He bought the boat. I don't know what it was but I suppose it was a pretty zood center board sloop, at any rate it would hold twenty passengers and was big enough to carry a fine load of farm and garden truck every day during summer up to the big city of eighty-five thousand inhabitants, for it was on Staten Island down the bay from New York that this lad had his upbringing, and the year was 1810. Our Corneli, as they called him, was sixteen years old.

The very first time he took his boat out he nearly justified his mother's prediction that he would be drowned, for he ran it on a sunken reef and stove a hole in the side of it, and only the fact that shallow water was near at hand saved the craft from disaster. A busy summer it was for Corneli. There were fishing parties over the bay and duck hunting parties up the river and every morning a load of fresh vegetables, berries, butter and cream from the farms of Staten Island to the markets on West Street, seven miles up the bay past Governor's Island and Fort Lafayette to the Battery and back again at night.

But clouds were gathering. The British Lion had sailed ever since the close of the Revolution and had finally become more aggressive and the American Eagle began to scream and there came the War of 1812. Great Britain was mistress of the seas. Her fleets were on every water and they threatened the city of New York. There was fear on every band for already they had landed on the Virginia coast, burned the capitol, and given Francis Scott Key

a chance to write the best of our national songs, "The Star Spangled Banner." For it was the English "bombs bursting in air," and the English "rockets red glare" that "gave proof through the night that our flag was still there," on the ramparts of the bulldogish little fort that defended the approach to Baltimore and saved that city from attack and bombardment by the English fleet.

There were eight little forts defending the city of New York, some of them are still there. Each of these forts had a garrison, and a great deal of grist came to the mill of our hero; it was necessary to supply these forts with provisions each week and it was so arranged that a daily trip was necessary.

Under the law of that time every man over eighteen and under forty-five was subject to military duty, but any man in the service of the United States was exempt from this military duty. There were forty-five boatmen in the bay around Staten Island at that time and every one of them was anxious to get this job, because it excused them from military service. The result was that bids were put in at ridiculous figures, far less than the cost of carrying the required articles. A friend said to Corneli, "Why don't you put in a bid?" "What's the use," said the boy, "I won't carry that stuff without I get a fair price for it."

"Well you might as well try," said the man and so he did put in a bid, and to his great surprise when the bids were opened, though his was the highest of the lot he got the contract. Somebody asked the officer in charge of the matter why this contract was given to a mere boy when he was the highest bidder of the lot. "Well," said the officer, "we want these things delivered and if he takes the job we know they will be delivered," and that was true, for the boatmen of the bay though a hardy race of bold, gallant men were not free from the vices of the time. They drank freely and were a reckless lot.

Young Corneli did not take back water from anybody on the bay in points of daring and seamanship, but he was absolutely temperate, and all through the three years of war that followed, in tempest or sunshine he never missed a single trip to the eight forts that depended upon him for supplies.

It was the beginning of a great fortune and three years after he bought his first little boat he came to his mother again and asked her to give him his time for he was not yet twenty-one. The reason for this request was a pair of blue eyes belonging to a neighbor's daughter, for young Corneli was badly smitten. The old lady knew the girl well and made very little objection, and a gallant helper she made in his coming millionaire in his long years of hard fight before he reached the summit of his fortune. Nineteen years old, married and the owner of three fine sailing crafts his fortune seemed assured, but things were happening over on the other side. An absurd sort of a fellow from Pennsylvania a kind of dilettante artist, poet, and a gallant helper she made in his amusement to the wise men of Manhattan. This fellow had been over to England and had seen what they were doing with steam over there, and he came back and built a boat which he named "The Clermont," and he rigged up a pair of paddle wheels on the sides of that boat, got into a steam engine, above the big smoke-kettle, clamped it down in the bottom of the boat, hitched it to those paddle wheels and was actually trying, the foolish fellow, to run that boat by steam. Of course the bright people of New York knew he couldn't do it, and they used to go out and see him hiss and sputter and splutter around in the waters of the North River. Sometimes his boat would go backwards when

he wanted it to go ahead, generally it wouldn't go at all, but he furnished lots of fun, and one day he made public announcement of he was going to sail for Albany. There was a general guffaw of ironic laughter and the whole city turned out to see the fizzle everybody knew would take place.

Sure enough he set out from the battery and with much hissing and spattering of water from the paddle wheels finally came to a standstill as usual amid the jeers of thousands of gay spectators. Then he put back to shore again, did some hammering and tinkering with cylinders and connections, tried again and to the amazement of the crowd on either bank the stars and stripes at the peak caught the breeze and the Clermont steadily paddled up the North River and vanished in the shadow of the mighty Palisades and the *steamboat* had arrived. A little cockle-shell of a boat with a boiler so small the boat stopped when the whistle blew. She had to put in nights and could only make five or six miles an hour, but all the same she was the precursor of the giant Mauretania which in tempest and sunshine laughs scornfully at the mightiest of the moderns, dashing in rage against her walls of great steel hull as she sweeps through the wrathful smother thirty miles an hour across the Atlantic.

On the deck of his fine schooner, her snowy sails tinged with the rosy glow of the sinking sun, Corneli said to his mate, "Bill, that settles it. No more sail vessels for me." His keen eye caught the gleam of coming events and a year later we see him the Captain of a steamship running from New York to New Brunswick, New Jersey. He has sold his sailing vessels and had nine thousand dollars in money, but he took a job as captain of a little steamer at \$1000 a year. A sort of pirate captain, too, was Corneli, for the State of New York had done an extraordinary thing. Given Robert Fulton the exclusive right to run steamboats in all the waters of that state, and while there were plenty to resist this act, it was a fight to get into the city of New York for two or three years, for the sheriff was waiting to arrest the officers and crew of the boat the moment she touched the New York wharf. The way Corneli managed was that he left his crew over the Jersey side, had a woman mind the bridge and he steered and ran the engine until the nose of the ship touched the wharf. Then one of his agents "snubbed up" the nose of the boat while Corneli hid himself out of sight of the sheriff down in the hold of the steamer in a secret cubby provided for him while the passengers walked ashore. When it was time to put out on the return trip the sheriff was there trying to catch him but Corneli kept out of sight until the last passenger was aboard. Then the steamer was unloosed and the sheriff didn't dare wait and be carried out of New York waters into Jersey so he had to come out and go ashore.

But finally after years of fighting the court decided against Mr. Fulton. The great Daniel Webster was one of Fulton's counsel. For twelve years Corneli remained the captain of this fast steamship running from New York to New Brunswick. During that time he ran most of the time a small hotel on the Brunswick end of the line. It had belonged to the company which owned the boat, but they never made it pay and they turned it over to him and his thrifty wife made it fairly profitable.

A good many years later when the son of Corneli and his family were trying to enter the exclusive golden circle of the four hundred of New York Society it was urged against them by the Astors, whose grandfather had made his money by buying and selling Indians and no doubt paying for some of them in that the father and mother sold liquor and I suppose they did because of course there was a bar to that old time tavern at New Brunswick and no doubt the lively young woman who had married our Corneli at nineteen served out a drink occasionally over the counter. It was customary in those days and nobody thought the worse of her for it.

After the fight with Fulton was settled and it became known that anybody could run steamboats, Corneli stopped working for wages and went into business for himself. He was offered a big salary to remain but salary was never what this young man was after, it was power that he wanted not money. He showed this



again and again through his long life. Power, the ability to do things, get there, not just the money itself, and in the years that followed he became the owner of more than one hundred steamships. At one time he had sixty-six steamers flying his flag and very well earned his title of Commodore which he bore to the last day of his life, long after he had ceased to tread the quarter deck of his boats. His fleets were in every water, first in the coast trade; foremost in the traffic of the Hudson River; in the far east; crossing the Atlantic to England and France; and to the Mediterranean; and in the far Pacific coast; in the Indian Ocean; everywhere flew the flag of the Commodore. The Staten Island boy who graduated from a row boat to the sailing sloop, from a sloop to a schooner, from a schooner to the steamship.

When the Civil War broke out the Commodore at sixty-five was too old to join the fighting line, but he gave his finest ship, The Vanderbilt, then earning him more than a thousand dollars a day to the government and more than that he gave his eldest son the pride of his life and the joy of his heart and the boy went to his grave in the early days of the struggle.

But it was a fast age. Over in England Stevenson, an engineer, had gone Fulton one better and hitched his steam engine to the wheels of a flying railroad car and twenty years after, Fulton's Clermont scared the eagles from the cliffs of Storm King the first railroad was built in America from Schenectady to Albany. Another little line from Boston to Lowell and one from Philadelphia to Trenton. For a good many years the growth of the railroad was slow but the Civil War brought it forward with gigantic bounds and the Commodore was in the railroad's future field of effort. He was an old man when he went into the railroad business fully sixty-five.

Railroads at that time were private enterprises few of them were more than twenty or thirty miles in length and very few of them paid. They had not learned the travel habit and they didn't get away from home much, and freight was still largely transported by teams. Not one railroad in ten began to pay expenses.

The coming of the Commodore into the field of Railroad work marked the beginning of an era. Up to that period railroads were detached lines of rails going here and there and everywhere, without much regard to connection. A few people put their money into the business and built a few miles of track, bought some locomotives, charged as much railroad fare as the public would stand, got what freight they could away from the teamsters who still did most of the inland freighting, and ran their road without any regard to other roads.

The day after the day an up-country peddler, a manufacturer of notions who sold soap or something of that kind which he delivered all over the country, came to Commodore Vanderbilt, who was then bringing the Harlem, his first railroad venture, into a high state of perfection and said to him, "Why don't you get control of the roads running from New York to Buffalo and connect them together and make a through line." The Commodore said, "I haven't time to bother with it. I have too much to do now and I am an old man." He was seventy years old then and had just come out of his magnificent tussle with the bulls and bears of Wall Street. Said the soap peddler and tore the paper out of his country that had got brainy, enough and money to do it. You can do it. I have got a map here and I can show you how it can be done." "All right," said the Commodore, "I am busy. Come up to my house to-night."

The man came and he spread his map out on the big parlor floor of the old man's mansion. And there they got down on their knees and pieced out the connection from Albany to Schenectady, Schenectady to Utica, Utica to Syracuse, and from Syracuse to Rochester, and Rochester to Niagara Falls, finally to Buffalo, and the Commodore went into it, and the result is the great four track New York Central.

If you want to go to Buffalo today from New York, you take for instance the magnificent Twentieth Century Limited, a solid steel train. You can pass through it from end to end without entering the open air. You can take a sea or fresh water bath. In the barber shop you can

get the finest kind of a shave if you are of the sex that get shaves. You can dine luxuriously. If you are thirsty it is even possible to get a drink of most anything drinkable. You can find the latest books and magazines in the library or a neatly dressed stenographer will come and take your letters for you and put them in shape on the typewriter so that you can mail them at the first stopping place which will be Albany a hundred and fifty miles from the Grand Central Depot in three hours. You can have a splendid state room all to yourself if you want it with a comfortable bed and a rocking chair. In fact you can have all the comforts of a first-class hotel and without going out of the train, and in eight hours they will land you in Buffalo. You need not leave your train but can go on six hundred miles further to Chicago, still going over the great steel rails of the Commodore's Michigan Central and Michigan Southern, whichever you chose. That is the modern railroad. The Vanderbilt line as they call it.

Let us glance a moment at what it was when the Commodore at seventy took the helm to bring about this new system of trunk lines. You reached Albany along towards night if you didn't miss connections at Poughkeepsie or lose your baggage there. At Albany you waited until a little train got ready to cough its way out to Schenectady and there if they made connections with the road to Utica you went on there. If they didn't make connections as likely as not you had to stop over night at some badly conducted railway hotel. Then at Utica you changed cars again, had your baggage carted over to another depot, where sometime during the day or the day following the train for Syracuse. All the train men of all these roads hated the train men of all other roads, the conductors were all old stage drivers as arrogant and arbitrary as Julius Caesar, and each was entirely independent of the passengers who looked out for themselves the best way they could.

If you got your baggage through you had to attend mighty closely to it yourself. The chances were good that you didn't get it all through. At every stopping place that marked the end of a road there was the same badly kept railroad hotel which did its best to keep you over a night. When you finally reached Buffalo you would be in a great deal more dilapidated condition and so would your baggage than you would be today if you undertook the trip to Nome in far Alaska over the Chilkoot pass and down the "ninety mile drive."

The moment the Commodore got hold of a road he made that road as spick and span as one of his splendid steamboats in the days when he trod the quarter deck. He made every railroad man know his place and insisted that his first rule was for his passengers. He brought to every one of these lines a perfect road bed and he was the first man to lay down the new kind of rails that little Scotchman Carnegie, over at Pittsburgh, was beginning to turn out. The speed of trains improved for the Commodore liked a fast horse, a fast boat, and a fast locomotive.

In the few years that he had left, for he didn't begin railroading until he was sixty-five, and he died at eighty-two, he revolutionized the business and accumulated ninety million dollars, most of which he left to his son "Bill." The Commodore experienced religion late in life, but before he did so he used to call Bill a "big game hunter." His engineers, quick like the Commodore, but "Bill" who had lived seventy years after the Commodore died, increased that ninety million dollars to three hundred million dollars, which was "going some" for a D. F. You see the Commodore was mistaken. Bill was that kind, but instead was the greatest railroad genius the world ever produced.

The Commodore Vanderbilt was a magnificent kind of the successful business man. The kind that succeeds and doesn't ruin somebody else to do it. One favorite saying of his is worth pasting in the hat of any young man. "Don't ever tell nobody what you're going to do till after you're done it."

You see his grammar was shaky but his business was not. The Commodore Vanderbilt was a railroad builder and manager, not a railroad speculator. He built railroads and ran them just as he had steamboats. The best possible service was what he aimed to bring about, but he had one or two sharp tussles with the

bulls and bears of Wall Street and they were quite satisfied to let the old man alone after they got through with him.

His first exploit is worth the telling. The Board of Aldermen of the City of New York at that time was for sale to the highest bidder. No concealment about it whatever. Every man had his price, possibly there were some few exceptions, but you could buy the board if you wanted it. As soon as Vanderbilt took hold of the Harlem railroad it began to show signs of life, and when it was known that the Aldermen were going to let the title of the right to extend the road by means of horse cars through the city to Broadway to the Battery, the stock at once went upward by leaps and bounds, and what had been selling for four or five dollars a share was worth seventy-five.

Now just notice what the smart fellows on the board proposed to do, and the bulls and bears of Wall Street thought it would be a nice time to teach the newcomer a lesson. It was quietly arranged by these same bulls and bears and members of the board of Aldermen, that at the last minute the board should go back on its promise, repeal the act, and leave the Commodore without the right to run his railroad down Broadway. They knew that the bill passed that the stock would come down with a rush and the old man very probably be cleaned out.

Now the plan for them was to sell Harlem stock short, that is they sold it to be delivered within thirty days, we will say at seventy-five, that was the price it was then bringing. They agreed to deliver any amount of this stock because they knew that before the thirty days were up the board would repeal the Commodore's charter and the stock would drop to twenty or thereabouts, and they would not have to deliver at all, while the people who had agreed to take the stock would have to pay the difference.

It was a lovely plan, a regular "heads I win tails you lose" arrangement, in which the Commodore was to be the chicken ready to get the axe. It would have been fine if the old man hadn't sharp eyes under his shaggy brows. "He smelled smoke" very early in the proceedings, and was on the game as large as life, and said "I will show them a thing or two myself." I am new at this railroad game but I have had some lively tussles with steamboat men, and I think I can take a fall out of these fellows as well.

He set his agents to work quietly and bought up every share of Harlem railroad stock in the market. Nobody tumbled to what he was doing. He had it, the whole of it, nicely locked up in his old-fashioned safe down at his office; then the board passed the bill repealing the act to let his road run down Broadway, and there was a great hurrah but Harlem stockholders, to the surprise of the men who had engineered the deal, only fell off a point or two and it didn't continue to fall. On the contrary the price kept just the same and when the options were up, and they had to deliver the stock which they had sold short and they went out to buy it to make good the contracts, there was not a share to be had for the Commodore had every share of it all locked up and ready to sell if anybody wanted to pay his price for it, which was about two hundred. He gave them the stock at that price, and he finally allowed them to settle at one hundred and seventy-nine, cleaned up about six million dollars by the operation and left the smart brokers of the street and the gamblers with a good opinion firmly settled in their minds that he was a good man to let alone if you were hunting for trouble.

The Commodore repeated this same operation with another stock a few years later, but he was not in any sense of the world a stock speculator, but a railroad builder and manager of the first water and he was not one of those who sell out necessary to defend his stocks from the buccannans so ready to attack.

From the business giants of our national history I could not select a better for the young business student to follow. Of course he had faults enough. The Czar of Russia is not a more arrogant master than the Captain of a ship at sea and fifty million dollars worth of all kind of floating craft didn't make him one to shine at a pink tea, or to remember that "a soft answer turneth away wrath." He was selfish, too. Nobody gets ninety million dollars without looking out for number one, but he was a hog and while he gave large sums his name never appeared on a charitable list. He was a miser. It is known by its fruits' says the good book and the Vanderbilts while possessing an occasional black sheep have been on the whole a clean strong race very worthy of the name of the boatman Commodore and father of the modern railroad.



Lessons in Practical Writing. No. 3

S. E. LESLIE,

Eastman College, Poughkeepsie, New York.

Subscribers' writing criticised free. Send specimens to Mr. Leslie at above address, inclosing self-addressed stamped envelope, and your criticism will reach you long before it could possibly appear in the B. E.



COPY 37—The loop letters are very simple, but difficult. Preliminary to beginning practice on the *l* review the straight line exercise and the direct oval. Make the straight line exercise in black ink and the oval in red.

l lll lll lll lll lll lll
lili lili lili lili lili lili
loss loss loss loss loss loss lo

COPY 38—Observe that the *l* is composed of three simple strokes. Curve the initial stroke a great deal and keep the down stroke quite straight. In the second line be sure to keep the down strokes in *l* and *l* on the same slant. Write the same number of letters and words on a line as given in Copy.

h hhh hhh hhh hhh h
hn hn hn hn hn hn hn
humor humor humor humor humor

COPY 39—The *h* is composed of the *l* loop and the last part of the *u*. In joining the letters get a very decided curve in the connecting strokes. Watch spacing and slant. Give special attention to the final *r* in the word copy.

b bbb bbb bbb bbb bbb
bvbv bvbv bvbv bvbv bvbv b
bill bill bill bill bill bill

COPY 40—The last part of *b* is just like the *r*. Make the short retrace very carefully. Are you keeping the loops the same height? Does your hand swing easily across the page?

k kkk kkk kkk kkk kkk
krkr krkr krkr krkr krkr
knoll knoll knoll knoll knoll kn

COPY 41—Study last part of *k*. Make light lines at all times. Join three letters without lifting.



⁴²
f fff fff fff fff fff fff fff
farce farce farce farce farce farce

COPY 42—The *f* is the most difficult loop letter. Note that it does not extend as far below the line as it does above. The long down strokes should be kept quite straight.

⁴³
q qqq qqq qqq qqq qqq qqq
quorum quorum quorum quorum

COPY 43—Above the line the *q* is like the *a*; below it is like the *f*. Don't make the loop too long. Write just four words on a line and be sure they fill the line.

⁴⁴
j jjj jjj jjj jjj jjj j
jiji jiji jiji jiji jiji
jams jams jams jams jams jam

COPY 44—With this copy the loops which extend below the line are taken up. You will need constantly to guard against making them too long. You will find that joining *j*'s is fine movement practice. Observe the double curve in the connecting stroke.

⁴⁵
p ppp ppp ppp ppp ppp p
pmpm pmpm pmpm pmpm pmpm
pence pence pence pence pence p

COPY 45—Study form of *p*. Make loop below line short.

⁴⁶
y yyy yyy yyy yyy yyy
ynyn ynyn ynyn ynyn ynyn
yours yours yours yours yours y

COPY 46—Note the round turn at top of first part of *y*. Last part is just like *j*. Don't forget to use an easy movement in your enthusiasm for forming the letters well.

⁴⁷
g ggg ggg ggg ggg ggg
gaga gaga gaga gaga gaga
grain grain grain grain grain

COPY 47—The *g* will give you no trouble if you have mastered previous letters. In writing words watch spacing and slant and write with ease.



Business Writing

S. B. FAHNESTOCK,

Treasurer, McPherson, Kans., College

INTRODUCTION.

I am glad to welcome you as a student. The copies contained herein are reproduced direct from the pen and are representative of a high, but possible, standard of writing. Good writing requires good material.

MATERIAL.

"A workman is known by his tools." Use good black ink that flows freely. Paper with a good surface and always write on a thickness of ten to twelve sheets. Pen should be medium fine. When pen begins to scratch, throw it away. Use either straight penholder (cork preferred) or the oblique. Keep a blotter under the right hand while writing.

MOVEMENT.

Movements are those of arm, hand and fingers. No one can become a good writer without learning the arm movement. In practicing the movement exercises the writing should be done exactly in the manner indicated, aiming at the forms given, and this should be done, no matter how the writing looks. The points aimed at are: (1) The cultivation of a free, light, elastic movement; (2) Cultivation of the habit of close, critical observation; (3) Absolute neatness; (4) Good writing is the result of hard work.

A few general directions at the outset are essential. Sit up nearly straight. Do not lean forward too much. Face the desk, the same as you do the table at meals.

You may write the following and mail one sample to S. B. Fahnestock, McPherson, Kansas. Your Place, State, Date.

S. B. Fahnestock, McPherson, Kan.

Dear Sir:—This is a specimen of my best business writing, written before commencing your lessons in Business Writing.

Yours very truly,
Your Name.

A certificate will be issued by the B. E., properly signed, with seal upon it, suitable for framing upon satisfactory completion of the course of lessons.

I am somewhat of a prophet and if I can get you to have faith in yourself and in what I say, then we are ready to work wonders in the line of business writing.

Remember—All worthy fame is won by men of faith. Arm movement is the foundation of all good, practical business writing. This is what we propose to give you in this series of lessons.

Plate 1. Let us now begin.

Place the hand flat on the table, palm down. Raise the hand about an inch from the table and move forward and backward rapidly. This is the motion for exercise 1. Make half page of this exercise so that you become familiar with this movement. Change now to a circular motion. Let the full weight of the arm rest on the muscle in front of the elbow. Let the sleeve be loose and the hand glide upon the little finger near the nail. Hold the pen firmly but do not grip it. First finger should be bent slightly. Always keep a blotter under the right hand to protect the paper. In making exercises 1, 2, 3 use pure arm movement. Do not let fingers act. Use pull-and-push movement in 1 and circular motion in 2 and 3. Hold both the blotter and the paper with the left hand.

Plate 2 is a review. Do not be in a hurry to take up advanced copies as your improvement will be more satisfactory if you thoroughly master the lesson in hand. Wear light, loose fitting clothing. Cut the under sleeve off above the elbow. You will find the action so much more free. Keep the lines close and see that the arm works freely on the muscle in front of the elbow. Make at the rate of from 175 to 200 down strokes a minute. The little finger should glide on the paper freely. Do not work the wrist.

Plate 3 is a review. Get uniformity. Push the pen up and down rapidly. Do not work the wrist. Study the relative height and width and general shape of these exercises. Think good form and then try to make it. Send your work to me for criticism, always enclosing a two-cent stamp. I shall be glad to offer you all the assistance possible. Do not be afraid to ask questions. I want you to be thoroughly interested in this work.



PLATE 1.

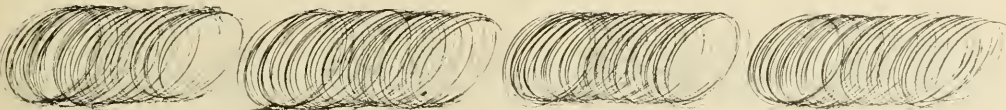
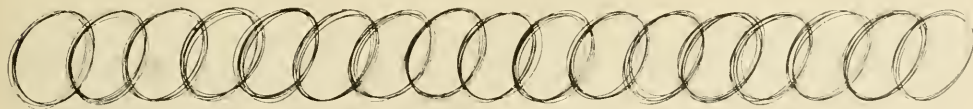
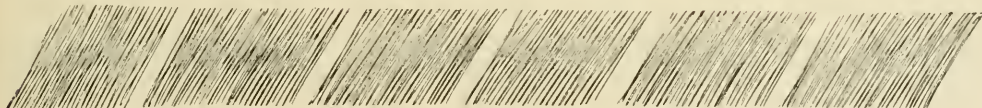




PLATE 2.

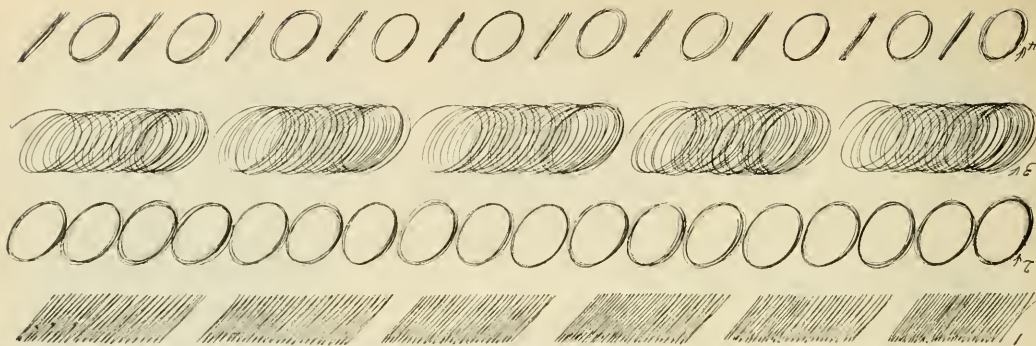


PLATE 3.

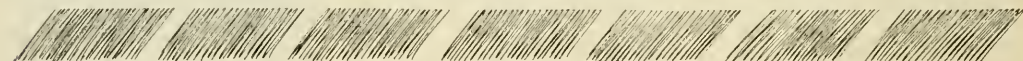


PLATE 4.



Plate 4. Make the oval in the proportion of 2 to 3, or three spaces high and two spaces wide. Let the arm rest on the muscle in front of the elbow and not slip. Now push and pull the forearm in and out for second line. You now have a fair start on the movement exercises, but you must practice them each day before taking up the new copies. Try to cultivate a light, uniform, delicate touch of the pen so that all the lines are equally light. Third line should be made with curved strokes upward, with little finger slipping toward the right. Make straight lines quickly and firmly downward. Keep down strokes straight and properly slanting. In the i, see that the little finger slips freely in the up-stroke and use the push-and-pull movement. Keep down stroke straight, top sharp, turn at base narrow.

PLATE 5.

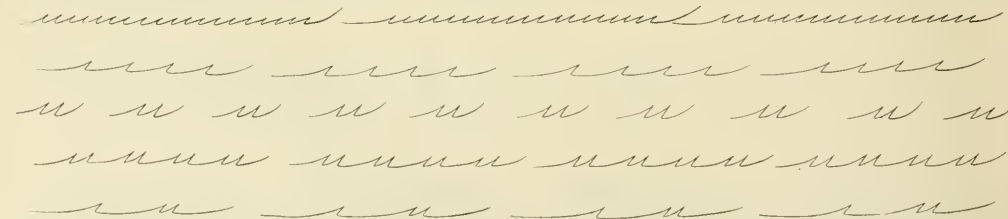


Plate 5. The first line is a valuable exercise. It will tone down the muscles and make it available for small letters. Move the arm rapidly. You can not do too much practicing on this exercise. In the i's, keep down strokes straight and parallel. In all these copies keep little finger slipping. Hold pen loosely. Cultivate light touch. Curve all up strokes. Examine your first work. Are you not pleased already with your improvement? I am going to keep a close tab on you.



PLATE 6.

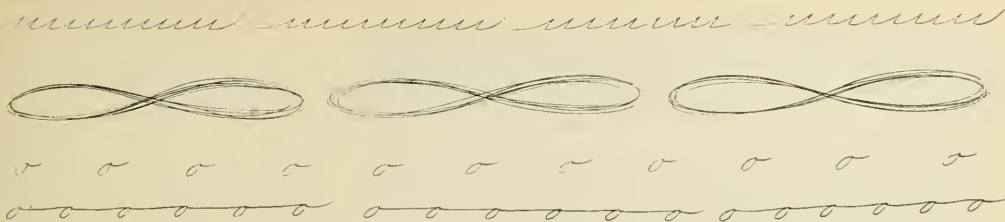


Plate 6. Practice the first line carefully, curving the upstroke and keep the down strokes straight. Get a free, easy, swinging motion to this exercise. Exercise 2. Swing the hand freely rightward and leftward. It will help you in gracefulness, and the right way is the easy way. Close the o at the top, and make it with quick, circular motion. On last line watch spacing. Make smooth lines. Arrange your work neatly before sending it to me. It is a good plan to review your work quite frequently.

PLATE 7.

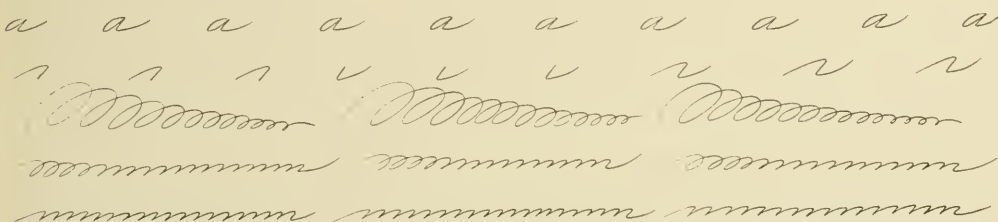


Plate 7. Close a. Start leftward, keep down stroke straight. Curve first stroke more than second. The little finger should slip, in the first and last stroke of a. 2nd line is a review again. Work this in the most thorough manner and do not neglect the little things. Notice the three exercises. Work them thoroughly. I have a definite purpose in presenting them to you. Spend at least one hour on them. You will find that time spent in this practice will reward you thoroughly.

PLATE 8.

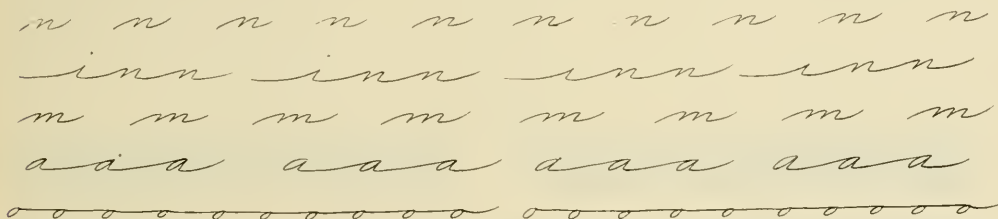


Plate 8. You will find n and m much the same. Make them round at the top. Space between the downward lines uniform. Use an easy, rolling motion of the arm. Make smooth lines. Review o and a. The oval part of a should be slanted more than oval in o. Observe carefully. We learn by observation, imitation and application.

PLATE 9.

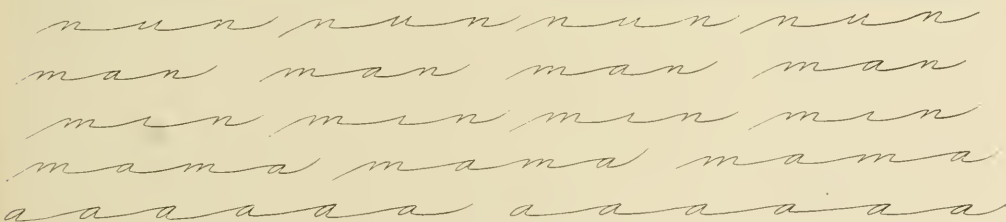


Plate 9. If you can practice and hold yourself down to these copies, I will guarantee that you will become a fine penman. Intelligent and systematic work will win. Notice the nice turns at the top of n and m, and the sharp points at the top of i and u. Do not slight the little things and your progress will be sure. Do your best on these five lines. I have given you this spacing of writing for ease of lateral action. Watch the uniform wide spacing.



PLATE 10.

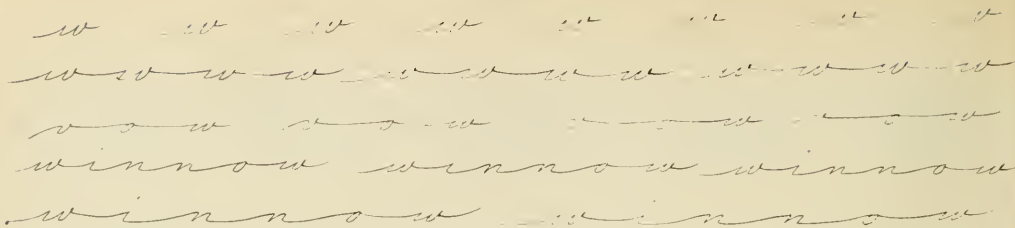


Plate 10. Try to get strong, clear lines. Notice that m's and n's have turns at the top, and finish with turns at the base line. Width of n is the same as u's height. See that the little finger slips freely in going from letter to letter. Watch the spacing. Wide spacing helps to get freedom and arm movement. Collect some of your best work and mail to me for criticism and encouragement. Send 2 cent stamp. I hope this will be the best work you have done.

PLATE 11.

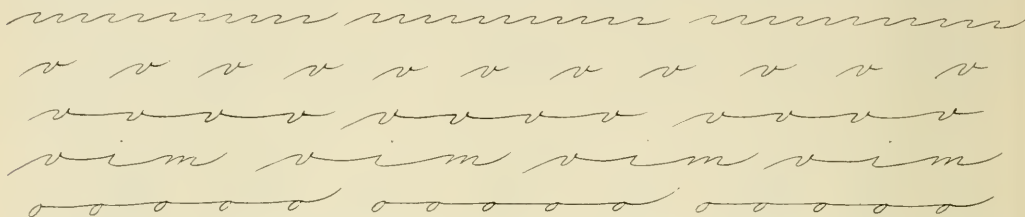
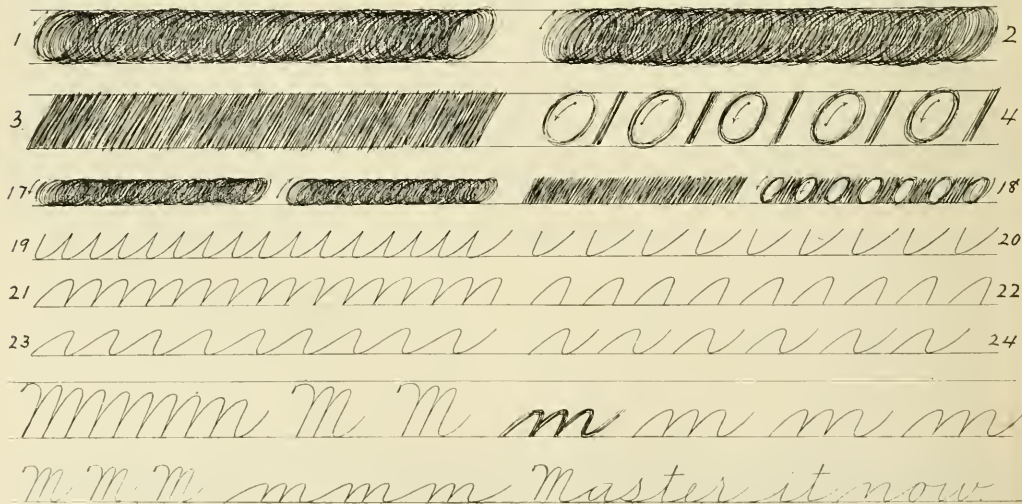


Plate 11. First line is composed of compound curve and should be made round at the top and round at bottom. Keep down strokes straight, turns rounding. The v has an angle where the dot is formed. Finish v without lifting the pen. Watch angle of paper, position, and hold the pen properly. Put vim into the fourth line. You now have more faith, consequently good writing will follow. Keep the little finger turned well back under the hand. Make line after line of No. 5.

A specimen of my penmanship!

Bertha Kuhns

By Bertha Kuhns, pupil, W. G. Wisely, supervisor of writing, St. Mary's, O., public schools.





ARM MOVEMENT WRITING FOR CHILDREN

Wherein Form and Freedom are
Taught From Beginning
to End

NUMBER FOUR—FOURTH GRADE

The pupils in the fourth grade are old enough to begin to practice writing in a manner similar to adults. Not that they can do as well, but rather that they can do work in a similar manner as concerns position and movement. It is the year when arm needs to rest rather than slide on the muscle in front of the elbow. It is the year when more intensive effort needs to be expected and exacted. It is the year when writing can safely be brought down to normal size without forcing the pupils to use the fingers, if properly, and thoroughly taught the preceding years as heretofore illustrated.

Exercises as shown herewith numbered from one to twenty-four are good to develop form with freedom in the fourth grade. It is well to keep the minimum letters relatively large and the capitals relatively small because the arms are yet not fully developed and the motor control not intense enough to write the minimum letters as small as is possible and practicable by adults.

Illustrations one and two show the work of fourth grade pupils drilled at the hands of regular teachers.

Fourth grade pupils can and should be trained to sit healthfully, hold the pen properly, turn the paper at the proper angle and move the arm instead of the fingers. And when this is done, good writing follows in due course of time. But to accomplish this healthful and efficient method of work requires drill and discipline at the hands of something more than a drone of a teacher.

But when accomplished, as it is by thousands of teachers, more written work, better health and better writing result. Surely these are worth striving for, and no teacher is doing her full duty who does not secure them.



We recently received a nice list of subscriptions from Mr. A. H. Shaw, principal of the business department, Peterson Actual Business College, Punxsutawney, Pa.

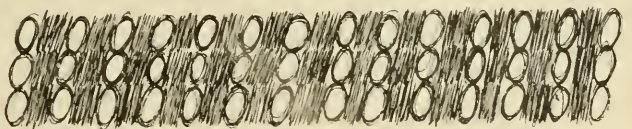
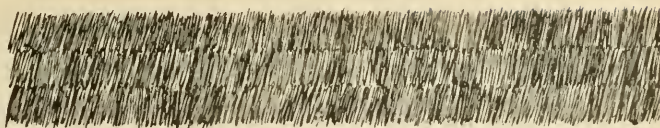
A splendid list of subscriptions is hereby acknowledged from Mr. E. J. Glade, of the Brigham Young University, Provo, Utah. Mr. Glade writes a very good business hand, and will no doubt find THE BUSINESS EDUCATOR of much value in his penmanship classes.

Another good list of subscriptions has just been received from Mr. C. H. Melchoir, President of the Tri-State Business College, Toledo, O. Mr. Melchoir is a faithful supporter of THE BUSINESS EDUCATOR. Clubs of subscriptions are received from him quite often. This is evidence of a progressive, as well as a prosperous school.

Mr. Arthur C. Minter, Mgr. of Draughon's Practical Business College, Atlanta, Ga., recently favored THE BUSINESS EDUCATOR with a list of forty subscriptions. Mr. Minter states that he has decided to use the journal in his special penmanship classes. Undoubtedly he is doing a great deal to further the cause of good writing, and we wish him much success.

A list of eleven subscriptions is hereby acknowledged from Mr. J. J. Fraling, of the Indiana Business College, Marion, Indiana. This indicates that both teacher and pupils are interested in penmanship, and we hope to see some very good writers developed by Mr. Fraling.

ILLUSTRATION ONE.



Homer Hoover, pupil, Elsa M. Keuter, teacher, Reeb Ave. School, Columbus, Fourth Grade. Reduced one-third in photographing.

ILLUSTRATION TWO.

Southwood School
Howard Scott . Four A

Down in the garden are the
are beehives. A beehive is the
busiest, cleanest, most orderly
city in the world.

It has no mayor, no city
council, not even a town
meeting to manage its affairs.
In the hive are the queens, her
escort of drones, and the worker
bees

Miss Myra Neunherz, teacher, Columbus, O., Fourth Grade. Reduced one-third in size in photographing.

A specimen of my writing.

Edward C. Hippensteel.

Q. Minter

F. C. Jones

Make haste slowly.

E. C. Mills

S. E. Lester

R. B. Seaman

First and final specimen by Edward E. Hippensteel, pupil, A. B. Black, teacher, State Normal School, Bloomsburg, Pa.



EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

PENMANSHIP PROBLEMS AND THE SUPERVISOR

NUMBER SIX

Of all who need support most, it would seem that the special teacher or supervisor of writing is that person. Because writing is used or misused so much in other subjects, eternal vigilance seems the necessary part of the regular teacher. And in order to make that vigilance sensitive and alert, the regular teacher needs to take an active part in the teaching of writing.

And right here is the one all-important argument against the "departmental plan" of handling the various subjects; teachers are inclined to watch critically and closely only the subjects they actually teach.

To insure this active interest on the part of the regular teacher I know of no more effective way than to ask her to aid such of the pupils who need it most to secure the right position or movement, while the supervisor conducts the lesson.

In due time the supervisor should start the class and then ask the regular teacher to go on with the counting or instruction while he aids the individuals who need it most. This insures the maximum of individual aid to the largest number of students and at the same time it means general direction and supervision of all pupils.

And what is still better, it leads to the closest co-operation of supervisor and teacher, and where true co-operation exists, success is then and

there assured unless both are in a rut or both hedged in by unprogressive conditions.

The teacher who goes off into a corner to entertain herself while the special teacher conducts the lesson, is not awake to her opportunities or up-to-date, nor is the supervisor who permits it quite as enthusiastic, cordial, capable and resourceful as he should be.

For, after all, the supervisor or special teacher is but a promoter in his particular line; and he is employed quite as much to enthuse others and stimulate them to action as he is to teach. In fact more so, if the city be large.

Therefore if the teacher be indifferent, be all the more enthusiastic, earnest and tactful. Win her if you can by arcing her interest; resort to force only as a last resort. By "force" I mean by reporting her to the principal or superintendent.

Get the pupils boiling over with enthusiasm and then the regular teacher will literally have to sit up and take notice." Co-operation will follow. Persevere to that end and you will win.

After you have secured the active co-operation of the teacher during the writing lesson, when you are present, it is but another step to get her to continue her efforts when you are not present. Many are the devices resorted to by supervisors to secure this helpful assistance on the part of the regular teacher.

What have you found to be an effective means? Tell it to us all through these columns. Don't wait for the "other" but do it right now yourself. "The Editor is willing."



Charles William Ransom, Jr.

10 pounds

Feb. 16, 1911

Mr. and Mrs. C. W. Ransom
3919 Michigan Ave.
Kansas City, Mo.

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the Business Educator for
April, 1911.

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Nonsense AND *Nonsense*
"MIX ABOUT" "LIKE OIL" "AND WATER"



ON TO BRIDGEPORT.

The President and Executive Committee of the Eastern Commercial Teachers' Association are to be congratulated upon the splendid intellectual and social treat they have in store for all who attend the Eastern Meeting, April 13, 14 and 15 at Bridgeport, Conn. The meeting will probably prove to be the largest thus far held of that association, and all who can attend will be the better for it.

AN EXAMINATION.

We print elsewhere the questions recently given the students of Simmons' College, Boston, Mass., in an examination on Accounting. It is from those students who started the study of bookkeeping in September last fall, and who finished the latter part of January, this year. During this time they were required to devote five hours a week to class room study and three hours a week to outside preparation. The students are all women, but we wonder how many business college students of either sex could pass such an examination.

A CALL TO ALBANY

H. O. Warren, W. S. Risinger, W. S. Fitzgerald and D. A. Casey, acting as a committee of the commercial teachers in the vicinity of Albany, N. Y., and supported by several high schools, Rochester Business Institute, Bliss Business College of North Adams, Mass., Rutland, Vt., Business College, Syracuse Commercial School and others, are working together to secure the 1912 Meeting of the Eastern Commercial Teachers' Association at Albany, N. Y., in the New York State Normal College of that city. This we believe would be an excellent place to hold the meeting and we therefore hope to learn of its selection.

A Tribute to Bennett's Correspondence Course.

BALTIMORE, MD.

MARCH 6, 1911

Mr. R. J. Bennett,
Philadelphia, Pa.

Dear Sir:—I have just been notified by the Board of Examiners that I have the right to add C. P. A. to my name.

I feel that the very thorough training I received under you was absolutely essential to the above result.

Seven men took the examinations and three got through.

Sincerely yours,

(Signed) ROBERT C. MORROW.

WHY NOT INSPECT LITERATURE?

It is an undisputable fact that the quality of food taken into the physical body is responsible for the physical condition. Is this not true in regard to the mental as well as the physical?

The higher we go without a good foundation the harder the fall when it comes. The height we reach on the ladder will be the result of our own thoughts; these thoughts we glean from the books we read and the company we keep, and more especially from the former.

I have just read in the daily paper of two young men who had committed several robberies in our city. They had read in novels and had seen moving pictures in the West, of how robberies were committed, etc. This is only one example out of hundreds that can be traced directly or indirectly to the reading of some cheap grade of literature.

Now, why cannot we have inspectors of literature the same as we have inspectors of food? This would eliminate the cost of a number of criminals, and raise the standard of manhood.

We do not pay too much attention to the food for our physical body, but too little for our mental body.

This matter can be handled in a very easy and effective manner by having inspectors at the "Seat of War"—the printing houses.

I would like to hear from some others on this subject.

W. A. BOTTS.

Principal Commercial Department, Draughon's
P. B. C., Oklahoma City, Okla.

PROGRAMME.

THE EASTERN COMMERCIAL TEACHERS' ASSOCIATION, BRIDGEPORT, CONN.

THURSDAY, APRIL 13

10 to 12 a. m. at Hotel—Registration of members and payment of dues.

11 o'clock—Sight seeing by Auto. Autos will be supplied for all members of the Association in attendance, and a trip of about an hour and a half will be taken.

2:30 P. M. at HIGH SCHOOL

Address of Welcome—Mayor Edward T. Buckingham, of Bridgeport.

Response—Calvin O. Althouse, Commercial High School, Philadelphia, Pa.

President's Address—E. M. Huntsinger, Pres. The Huntsinger Business School, Hartford, Conn.

Appointment of Committees.
"Preparation for Business Education"—Mr. Charles D. Hine, Secretary State Board of Education, Hartford, Conn.

Commercial Geography—Dr. George T. Surface, Yale University, New Haven, Conn.

Business English in Commercial Schools—Mr. John A. Crawford, Merchants' and Bankers' School, New York City, N. Y.

Election of new members.
Announcements.

EVENING.

Reception under direction of Local Committee.

FRIDAY APRIL 14, 9:30 TO 12:30

Penmanship, blackboard demonstrations—Mr. A. H. Hinman, Hinman's Business College, Lynn, Mass.

Business English—A requisite adjunct to Shorthand—Mr. James Scott Hall, School of Commerce, Central High School, Philadelphia, Pa.

Shorthand from Beginning to Dictation—Mr. W. E. Weafer, Central High School, Buffalo, N. Y.

Bookkeeping, Business School Viewpoint—Mr. A. F. Wallace, Becker's Business College, Worcester, Mass.

Penmanship, High School Viewpoint—Mr. Henry White Patten, School of Commerce, Central High School, Philadelphia, Pa.

2:30 TO 5 P. M.

Arithmetic for the Business Office—Mr. J. H. Minick, Eastman College, Poughkeepsie, N. Y.
Essentials of Success in Typewriting—Miss Emma B. Dearborn, High School, Meriden, Conn.

Bookkeeping, High School Viewpoint—Mr. Chas. C. Jones, High School, Dunkirk, N. Y.

Expert Accounting—Mr. John R. Wildman, New York University, New York, N. Y.
A Practical Spelling and Word Exercise—Miss S. C. Williams, Rochester Business Institute, Rochester, N. Y.

The mastery of Shorthand—Mr. Clyde H. Marshall, New York City, N. Y.
8 p. m. Banquet.

SATURDAY APRIL 15, 9 TO 12:30

Penmanship Fest for Early Risers—General Round Table and Public School Supervisors.

Spelling—High School Viewpoint—Mr. J. A. Biggs, High School, Jersey City, N. J.

What an Employer Expects of a Stenographer—Mr. Wm. Allan Dyer, Syracuse, N. Y.

Bookkeeping, How to Keep Track of Progress—Mr. Raymond C. Laird, High School of Commerce, Boston, Mass.

Arithmetic, Special Methods in Teaching—Mr. E. E. Kent, High School, Springfield, Mass.

Penmanship, as Taught in Business Schools—Mr. S. E. Bartow, Albany Business College, Albany, N. Y.

Beginnings of the Commercial School—Mr. Charles G. Reigner, Strayer's Business College, Philadelphia, Pa.

2:30 Business Meeting.

BOOK REVIEWS

"Technical Reporting," No. 1—Manufacturing in the reporting style of phonography, by Benn Pitman and Jerome B. Howard, Phonographic Institute Co., Cincinnati, O., is the title of another of their many booklets so faultlessly engraved and printed. Prices 25c, worth a great deal more than that to pupil or teacher of Pitmanic Shorthand.

The February number of the Budget by The H. M. Rowe Co., Baltimore, Md., is at hand well filled with good things. It is one of the few papers that come to our desk with articles vibrating with progressive thoughts. It is always read carefully before being consigned to the waste-basket. You ought to be on its mailing list.

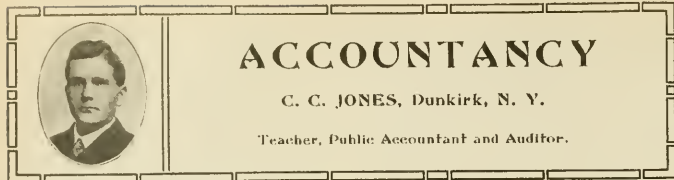
NEWS NOTES AND NOTICES

The Newton-Stokes Shading Pen Co., Pontiac, Mich., recently purchased the business of the Auto Pen and Ink Manufacturing Co., from Mr. C. A. Faust, of Chicago, Ill. Since the consolidation the name of the firm has been changed to the Newton Automatic Shading Co., and the address remains Pontiac, Mich. This firm makes a speciality of Automatic Shading Pens, Inks, etc., and they have prepared a handsome catalog which is just off of the press. Mr. Newton writes that their manufactory is equipped with new and up-to-date machinery and that they are now producing better supplies than have ever been brought out before, either by the Newton-Stokes or the Faust plants. Their advertisement appears elsewhere in these columns.

We recently received a "Good Luck" calendar from Mr. H. A. Don, supervisor of writing in the Laurium, Mich., public schools, and we must say that it is something extra fine, representing as it does, the latest art in show card lettering and illumination with raised letters, glittering tinsel, fancy ribbons, tiny calendar, and all complete. Note his advertisement elsewhere.

John L. Kelly, supervisor of penmanship and art in the Brookville, Pa., public schools, is securing results both in penmanship and art on the part of his pupils. Mr. Kelly is an artist by nature, and is giving to his patrons the benefits which can come only from one who is qualified through training and who is in love with his art. The specimens of writing recently exchanged from his sixth and eighth grade pupils are especially fine.

Over 350 alumni, parents, students and friends attended the reception at the Yale Business College room, Thursday evening, March 2. Many timely speeches were made by Pres. Stone, Mr. Kimball, and Prof. Wurts. Music, refreshments, and a good time generally were other enjoyable features of the program.



INCORPORATION OF COMPANIES.

It is my intention, in this article, to discuss the advantages and methods of Incorporation in such a manner that the text may be used in Advanced Bookkeeping classes, and to give practical hints that will be useful to the accountant who is called upon to assist in the organization of a corporation.

During the past decade, the increase in the number of companies has been enormous and wherever we go, we find that many small concerns have taken advantage of the corporate form of organization, many of them without any clear ideas of their obligations or of the legal requirements imposed by the several states.

ADVANTAGES

A prominent lawyer thus epitomizes the situation: "The chief advantages of the corporate form of conducting business enterprises are, that it enables persons to associate themselves in business and limit their losses in case of failure; that if the assets are not sufficient to pay the debts; that the continuity of the business is preserved indefinitely, so that death, lunacy, bankruptcy or withdrawal of a member or members does not necessarily interrupt or in any manner affect it; that the management is placed in selected hands, each with limited and defined powers; that the interests of the several members are readily transferable; that additional capital may be brought in without disarranging the relations of existing members."

"None of these things is possible in an ordinary partnership; every member of a partnership is personally liable for all the debts contracted in carrying on the business, however great or small his interest; death, bankruptcy or withdrawal of any member terminates the partnership; every partner is the unlimited agent of the other partners in the transaction of the partnership business, with power to contract liabilities to any amount; the interest of a partner cannot be sold and a new member cannot be admitted without the consent of the other partners."

PURPOSES

Any lawful business purpose may be incorporated, the different states having different requirements as to procedure as set forth in their Corporation laws. For this article, the laws of New York will be followed, as the general method of procedure is quite uniform.

Corporations are not limited to one object or purpose, but may be formed to carry on as many different kinds of business as are set forth in the certificate of incorporation and in order to attain their legitimate objects may deal precisely as an individual may who seeks to accomplish the same ends. Banking, Insurance, Railroad and other Transportation business and Educational Corporations are each incorporated under special laws relating to these lines and cannot be incorporated under the Business Corporation Law.

Three or more natural persons of full age, at least two-thirds of whom must be citizens of the United States and at least one a resident of the State of New York, are required to sign the Articles or Certificate of Incorporation and each incorporator must subscribe for at least one share of stock.

METHOD OF INCORPORATION

First: Prepare and have signed and acknowledged by the Incorporators duplicate original copies of the Articles of Incorporation and prepare an additional copy all completed as to signature and dates. These papers should be carefully compared to see that they are identical in all respects, so that no trouble may arise in the future. Even a slight difference in them may prove a pitfall in the hands of a shrewd lawyer.

The certificate of incorporation shall contain the following information:

1. The name of the proposed corporation. The name must be in the English language and must not conflict with that of any existing domestic corporation or of any foreign one authorized to do business in this state. (It is well to inquire of the Secretary of State if the proposed name will be acceptable before the papers are made out.)
2. The purpose or purposes for which the corporation is to be formed. This should be made broad enough to cover all possible contingencies.
3. The amount of the capital stock, and if any portion be preferred, the preferences thereof.
4. The number of shares of which the capital stock shall consist, each of which shall be not less than five nor more than one hundred dollars, and the amount of capital not less than five hundred dollars, with which the corporation shall begin business.
5. The city, village or town in which its principal business office is to be located.
6. Its duration.
7. The number of directors, not less than three.
8. The names and postoffice addresses of the directors for the first year.
9. The names and postoffice addresses of the subscribers to the certificate, and a statement of the number of shares of the directors for the first year.
10. The names and postoffice addresses of the subscribers to the certificate and a statement of the number of shares of stock which each agrees to take in the corporation.

Other provisions may be inserted such as the following:

Giving the corporation power to hold stock in other corporations; providing for cumulative voting; providing that directors need not be stockholders; limiting the voting power of stockholders; if the duration of the corporation is limited, that the consent of stockholders owning a greater percentage than two-thirds of the capital stock shall be requisite to effect an extension of the corporate existence; any other provision for the regulation of the business and conduct of the affairs of the corporation and any limitation upon its powers, and upon the powers of its directors and stockholders which does not exempt them from any obligation or from the performance of any duty imposed by law.

Each of the duplicate originals must be signed by the incorporators, at least three in number, and the same persons may or may not be the directors for the first year. The subscribers must acknowledge the making, signing and execution of each duplicate original before a Notary Public or other officer authorized by law to take the acknowledgment of deeds.

Second: One of the duplicate originals is sent to the Secretary of State, with a check or money

order for the exact amount of his recording and filing fees, viz:

Filing Fee, \$10.00 in every case.
Recording Fee, 15 cents per folio of one hundred words contained in the certificate.

At the same time send check (certified, if over \$25.00) or money order for the organization tax at the rate of 50 cents per \$1000, of authorized capital stock (minimum tax \$1.00) to the State Treasurer.

If the certificate of incorporation is in proper form the Secretary of State notifies the State Treasurer, who issues duplicate receipts for the tax, delivers one to the Secretary of State who attaches it to the certificate in his possession stamps thereon the amount and date of payment of the tax, files and records the certificate of Incorporation, and notifies the person from whom he received it of such filing. The other receipt is sent to the person who paid the tax, by the State Treasurer.

Third: The other duplicate original may now be filed in the office of the clerk of the county in which the principal office as stated in the certificate of incorporation is located. The duplicate receipt from the State Treasurer must be attached or the clerk will not file it.

With this should be a check for the county clerk's filing fees as follows:

Filing fee, 6 cents.

Recording fee, 10 cents per folio of one hundred words contained in the certificate.

The incorporation of the company is now complete and it begins its corporate existence with the filing and recording of the certificate of incorporation.

In regard to the third copy of the certificate, it is well to send it to the Secretary of State (preferably at the same time as the original is sent) and have him certify and return to the company's office so that at all times, legal proof of the incorporation will be at hand. The fees for certification are, 15 cents for each 100 words and one dollar for affixing the seal of the state. This copy should also be certified by the county clerk in whose office the duplicate original is filed.

It is customary to have a meeting of the incorporators as soon as the papers have been returned, and at this time they and any other stockholders or subscribers, adopt the by-laws, and resolutions are passed authorizing the issuing of stock, either for cash or the purchase of property, or both.

Following this, a meeting of the directors named in the certificate is held and the by-laws adopted by the subscribers are approved and adopted, officers for the first year are appointed, their salaries fixed, bonds for the officers provided for, resolutions adopted authorizing the sale and issuing of stock, appointing a bank as depository and providing how checks shall be signed, providing for the payment of organization expenses, adopting forms for the certificates of stock and appointing at least two inspectors of election to act at the first annual election of directors and at stock holders' meetings during the year.

SPECIAL CORPORATION BOOKS.

Every corporation shall keep at its office correct books of account of all its business and transactions, and a book to be known as the stock book, containing the names alphabetically arranged of all persons who are stockholders of the corporation, showing their places of residence, the number of shares of stock held by them respectively, the time when they respectively became the owners thereof, and the amount paid thereon. This stock book shall be open daily, during at least three business hours, for the inspection of its stockholders and judgment creditors, who may make extracts therefrom. No transfer of stock as against the company shall be valid until the proper record be made in this book showing from and to whom transferred.

The corporation shall be held liable to the state for the proper keeping of this record and is subject to a fine of fifty dollars for each day it shall so neglect or refuse. If any officer or agent shall neglect or refuse wilfully, to keep these records or to exhibit the same according to law, he shall be subject to a penalty of fifty dollars to be paid to the injured party and all damages resulting to him therefrom.



Business English

LOUIS J. MAGENIS,

Eastman College, Poughkeepsie, N. Y.

THE PERSONAL COLLECTION LETTER.

In the last number of *THE BUSINESS EDUCATOR* I spoke of the form collection letter, its characteristics and use. As a matter of fact the form collection letter is of comparatively small importance and ought to be employed as a general rule only in the case of debtors whose accounts are negligible, or in the case of debtors who cannot remove their custom to a rival house. The so-called "trusts" may use form collection letters exclusively because people must use the telephone or the telegraph, board trolley cars or ride on trains, buy meat from Chicago or oil from Rockefeller, no matter how overmastering their indignation may be at the treatment they receive. We must all dance to the music of monopoly. But when there is active competition in business, then the *holding* of a good customer becomes second only in importance to the procuring of one. Your good customer must be treated with the greatest tact, his character must be judged from his correspondence, and every scrap of information about him from any source is valuable. Now from this it is quite evident that the "*dunning*" of a good customer is a very delicate task. The collector is in an unenviable position. If the account remains unsettled, he is a failure. If the customer settles and withdraws, the collector is a failure also. He must therefore steer a true course between Scylla and Charybdis and his success will depend largely upon his good sense, tact, knowledge of human nature, and the instinct born of business training.

The personal dunning letter then is essentially an appeal to the individual based upon a thorough knowledge of human nature in general, and a particular knowledge of human nature as expressed in the character of the individual addressed. The collector must know his man thoroughly and by tact, and diplomacy induce him to do of his own free will something which he is naturally loath to do.

You will conclude from what has been said that the art of collecting accounts by letter cannot be acquired in six months at a business school. All that the teacher of letter-writing can do is, put his pupils upon the right track, classify in as far as it is in his power, letters of this kind, and to explain the general principles governing them. What are these principles?

The object of the personal collection letter, as I have already said, is to induce the reader good naturedly to do something which he does not care to do. Now, broadly speaking, the ordinary motives which compel men to do things which they otherwise would not think of doing are: Friendship, Pride, Personal Advantage, Justice, Gratitude, and Fear. Revenge is also a powerful motive for action, but I omitted it in the present instance as having no bearing upon my subject. If, however, you will examine a hundred letters written by the best collectors and under various circumstances you will find that they may all be classified under any one or any combination of the above headings. In each case their letters appeal to the debtor's sense of Pride or Friendship or Personal Advantage or Justice or Gratitude or Fear. As space will not permit me to discuss each classification at length, let me say a few words about the dunning letter which is written as an appeal to the debtor's sense of Fear.

Letters of this kind are used when all other means have been tried and found wanting. They usually paint in graphic colors the unpleasant consequence of failure to meet one's just obligation, the disadvantage of having a judgment standing against you, and the injury to your reputation which would come from a common knowledge that you were trying to evade the payment of your bills. Whether letters are justifiable or not will depend upon their tone and upon the circumstances surrounding the account. One letter appealing to a man's sense of fear may be quite proper. Another may be of that vulgar despicable type—the stock and

trade of low grade houses, (which from the very nature of their business give credit to the irresponsible,) of loan agencies, small collection agencies, and business enterprises of that kind. The contempt in which public opinion holds the practices of these houses is evidenced by the fact that it is now forbidden by law under penalty of imprisonment to dun by means of postal cards or to enclose letters in envelopes proclaiming in flamboyant characters that the writer runs a collection agency or a loan office.

At the same time a threatening letter is, in numbers of cases, entirely justifiable; for no matter how careful a business man may be he will be occasionally deceived, and unprincipled people will succeed in obtaining credit. Surely, everyone has met that interesting type of humanity, who, thoroughly, respectable in other ways, has no moral sense of pecuniary obligation. His readiness to get into debt is in direct proportion to his unwillingness to pay. Ordinary dunning letters are wasted on him. He has received similar letters so often that he knows exactly what to expect and he arily throws communications of this character into the waste paper basket unread. The only adequate course to pursue in a case of this kind is to follow the debtor so vigorously that he will either be obliged to yield or lose his peace of mind. And that this type of debtor should be made as uncomfortable as possible is only poetic justice.

The essential thing to be remembered in the case of threatening letters is that they must be scrupulously polite. Nothing must be said which, in the remotest way, is personally offensive. The collector who insults his debtor defeats himself, because he furnishes the debtor with a plausible pretext for not paying, and he enlists the sympathy of outsiders upon the side of the debtor. That, as a general rule the sympathy of the Court, and the general public preponderates in favor of debtor must always be taken for granted, and, the collector must always remember this no matter how outrageously the debtor may treat him. That public sympathy is generally with the debtor is due to a variety of causes. Our sympathy is naturally with the under dog, and we have not forgotten the rapacity of the loan sharks, the greed of the installment houses, and the abominations of the debtor's prisons of fifty years ago. So the letter appealing to a debtor's sense of fear must be scrupulously polite; we must not press unduly, and indeed it is often better policy to relegate an account to the list of bad debts than to risk the unfavorable advertisement which might come from collecting it.



ARITHMETIC

J. H. MINICK,

Eastman College, Poughkeepsie, N. Y.

OTHER METHODS IN ADDITION.

Before leaving the subject of rapid addition it may be well to call attention to methods of adding more than one column at once. It should be remembered, however, that in adding long columns in which there are few ciphers no other method can equal the single column method. In adding two or more columns at once we can read the sum of only one figure additions in each column, while in adding a single column the grouping method of addition is used.

ADDING TWO FIGURE COLUMNS.

In order to prepare for a fairly rapid addition of more than one column at a time, the student needs to practice on reading the sums of such combinations as the following:

13	15	23	16	22	32	42	51
12	21	15	31	43	14	12	16

The student may begin at the lower left corner and read toward the upper right corner of the numbers to be added. Do not add in the ordinary way, but merely glance at the numbers from left to right and read the results, 25, 36, 38, 47, 65, 46, 54, 67.

It affords a splendid drill to arrange a number of rows of such combinations as the above in which there is no units figure to carry, and drill upon them until the sums can be read as easily and quickly as printed words.

After the student is able to read at a glance the sum of any combinations of two numbers consisting of units and tens figures as indicated above, then such combinations as the following in which the sum of the units figures make as much as ten, should be arranged in rows as directed in the former exercise:

24	18	37	36	43	38	56	38
36	34	26	45	19	36	37	27

In the exercises just given the sums of the units figures in each combination is seen at a glance to be ten or more; hence the sum of the tens figures is one more in each of the combinations and the exercises should be added, 60, 52, 63, 81, 62, 74, 93, 65.

If the teacher has the time to drill his students upon such exercises as

have just been illustrated, they will prove interesting and helpful to the student. Let it always be borne in mind that the student who succeeds is the student who works with a purpose, and never gives up until the end sought has been attained. This is accomplished by living up to the rule of mastering each day the lessons of the day.

As soon as the student can read the sums of the exercises at a mere glance at the combinations, then exercises should be prepared consisting of mixed combinations similar to the two exercises illustrated above. Drill upon these mixed exercises will cause alertness on the part of the student; for he must now see for himself by a mere glance, whether or not the sum of the ten digits must be increased by one. With sufficient practice on the mixed exercises to enable the student to name the sums by a glance at the combinations, he is now prepared for the fourth and final kind of exercises preparatory to making the additions of more than one column at a time. These exercises should be like the following:

(1)	(2)	(3)	(4)
13245	24136	43124	321437
4*837	18214	17678	279859

A large number of such exercises should be prepared and practiced upon until the student can write or name the sums quickly and accurately from left to right. As will be seen, to add by this method, when the sum of the digits one place to the right is nine, it is necessary to look ahead two places to see if the sum of those digits is ten or more. If so, the sum of the digits to the left must be made one more. In exercise (1) above, the student should be required to write or name rapidly the digits of the sum. Thus, 5, 6, 0, 8, 2; of ex. (2), 4, 2, 3, 5, 0; of ex. (3), 6, 0, 8, 0, 2; etc.

As may be inferred from what has been said, the teacher may prepare exercises similar to the ones given and drill the class upon them; or he may merely illustrate to the class the grade of exercises to be followed, leaving the ambitious student who is eager to excel in this direction to make his own exercises and to practice on them until he can add them quickly and accurately from left to right.

ADDING TWO COLUMNS AT ONCE.

In adding two columns at once, divide the numbers into syllables.

Thus, instead of saying thirty-five (35) in adding, say three-five (3-5). Fifty-seven call five-seven (5-7); 129 call twelve nine (12-9.)

23 18-5 EXPLANATION:—Beginning
42 16-2 at the lower left corner,
37 12-0 read eight-three (8-3). Now,
25 8-3 conceiving the 8-3 to be
58 under the 3-7, read 12-0; the
12-0 under the 4-2, read 16-2;
185 and the 16-2 under the 2-3,
read 18-5, or 185, the sum of the two columns.

To add by this method, fix the mind on the number conceived to be under the number to be added, and then read their sum. The numbers are to be read not added.

The method given above is readily seen to be shorter than the more common method of adding to the bottom number 58, the unit 5; then the 3 tens (2+1 carried) to the tens figure; then the 7 units, and then the 4 tens (3+1 carried); the partial sums being 63, 82, 90, 120, 122, 162, 165, 185.

ADDING THREE COLUMNS AT ONCE.

132 EXPLANATION:—Place the point
214 of the pencil between the 3 and
321 2 of the second number from
435 the bottom, and read 7-56, then
— up between the 2 and 1, read
1102 9-70, then between the 1 and 3,
and read 11-02, or 1102.

ADDING FOUR COLUMNS AT ONCE.

1123 EXPLANATION—Place the point
2012 of the pencil between the 2 and
4231 3 of the second number from
5427 the bottom, and read 96-58;
— then between the 0 and 1, and
12793 read 116-70; then between the 1
and 2, and read 127-93, or 12793, the sum of the four columns.

As was stated at the beginning of this article, in adding long columns it is believed that no other method can compare with the single column group method of addition for ease and rapidity. Yet the student who practices at adding two or more columns at once in a systematic manner will soon surprise himself and astonish others at his skill in reading the sums of a number of items of figures consisting of from two to four columns.

ADDING HORIZONTALLY.

It is sometimes necessary to add items horizontally. To avoid necessity of re-arranging them in vertical columns or the likelihood to err, the students should be drilled on horizontal addition. The exercises at first should consist of items of only one or two figures; as,

$$(1) 5+7+8+3+9+6+2+4+3-7 = 54$$

$$(2) 3+5+12+7+4+10+8+13+6 = 2=$$

The student should begin at the left and read the sums toward the right, grouping when convenient to

(Continued on following page.)



Commercial Law

FREDERICK JUCHHOFF, LL. M., Ph. D.,

Chicago, Illinois.

NOTARY PUBLIC.

A Notary, or Notary Public, is an officer of the law having an official seal, appointed by the executive or other appointing power, under the laws of the different states.

The office is of very ancient origin; they were well known among the Romans where, at first they were appointed by the senate and, later by the pope and acted, in addition to having certain secular powers, as officials in ecclesiastical courts. In England, where the office remains largely of an ecclesiastical nature, the right to appoint notaries was given to the Archbishop of Canterbury, which right was confirmed after the period of the Reformation by a special statute of Henry VIII. With the development of the Law Merchant and the growth of English commerce the office very rapidly increased in commercial importance and its powers extended, notaries becoming to be employed to protest negotiable instruments and generally assuming the powers which they today exercise.

As mentioned above, in this country the office is created by statute and its functions differ slightly in the various states. The appointing power is usually vested in the governor of the state who may exercise the same at his discretion. In practice, any citizen, male or female, of good moral character, may secure an appointment upon making a formal application; if the application is approved and the appointment made, the appointee is usually required to take the prescribed oath of office and furnish a satisfactory bond for the faithful performance of the duties of office. For a failure to faithfully perform his duties, he may be liable in a civil action by a party injured by such failure and, under certain conditions, especially in cases of malfeasance, the notary may be liable to criminal prosecution.

The appointment is usually made for only one county and a notary usually can not exercise notarial functions outside of the county for which he was appointed; in a few states, however his powers may be extended to other counties by the filing of a certificate with the clerk of the counties to which it is proposed to extend these powers and the payment of a special fee in each such county; the

notary may, however, exercise his powers only for the particular county in which he is personally present at the time the act is performed.

The statutes of the different states generally define the duties and powers of notaries appointed by virtue of them. While these statutes may vary in details, they are uniform in the most important provisions. The most common powers are: 1. To attest deeds, agreements and other instruments in order to give to them authenticity. 2. To protest notes, bills of exchange and other negotiable instruments. 3. To certify copies of agreements and other documents. 4. To take depositions. 5. To take affidavits. 6. In some states notaries public have certain powers which belong more particularly to justices of the peace.

A notary must affix his official seal to all documents which are authenticated before him. While he is responsible for the truth of the facts certified to by himself, for instance that a certain affidavit was made before him, of course he is not personally responsible for the truth or falsity of statements made by the parties whose acknowledgment he has taken.

Being merely state officers, the acts of notaries were originally not recognized by the federal government. Congress, however, has passed laws to the effect that in all cases in which, under the laws of the United States, oaths of affirmations, or acknowledgments may now be taken or made before any justice of the peace of any state or territory, such oaths, affirmations, or acknowledgments may hereafter also be taken or made by or before any notary public duly appointed in any state or territory, and, when certified under the hand and official seal of such notary, shall have the same force and effect as if taken or made by or before such justice or justices of the peace. And all laws for punishment if perjury, or subornation of perjury, which are committed in any such oaths or affirmations when taken or made before a justice of the peace apply with the same force to any offense committed in any oaths or affirmations which may be taken under this act of congress before a notary public or commissioner.

In connection with the national banks of the United States, notaries have been given power to administer the oath which the directors of such

institutions are required to take, and to take the affidavits which are made to the reports of such banks.

A notary may be disqualified to act by reason of his financial interest in the matter brought before him. Where, for instance, the notary is the grantee in a deed conveying land, he cannot take the acknowledgment of the grantor; where, as is usually the case, some officer of a national bank is a notary, such officer can not take the affidavits required to the reports of the bank with which he is connected. As the taking of acknowledgments is regarded merely a ministerial act, relationship to one of the parties is not usually a bar to his acting; in the case of depositions, however, which are looked upon as judicial acts, he would not be qualified to act if one of the parties to the suit is a near relative.

The statute usually fixes the fees which a notary may charge for his services, and it is made a misdemeanor and punishable as such to demand and receive more.

In all jurisdictions judges, justices of the peace, mayors of cities, and similar officers are vested with notarial powers, subject in general to the same regulations.

Arithmetic—Continued from previous page.

do so. Thus, in (1) say, 12, 23, 38, 44, 54; and similarly in (2).

Add horizontally the following:

(3) 2413, 124, 23, 1452, 571, 48. Ans. 4631.

Begin at the left and find the sum of the units figures 3, 4, 3, 2, 1, 8, which is 21. Write the 1, and carry the 2 tens to the tens figures 1, 2, 2, 5, 7, 4, making 23. Write the 3, and carry the 2 to the hundreds 4, 1, 4, 5, making 16. Write 6, and carry the 1 to the thousands 2, 1, making 4 which is written down in the thousands place, thus making the sum of the items 4631.

Drilling the class in horizontal addition will furnish excellent opportunity for the teacher to test the students for accuracy and speed.

NEWS NOTES

Mr. L. J. Heiman, of the Spencer, W. Va., College of Business, is now engaged in the Northwestern Business College, of Chicago. Mr. Heiman is a fine young man, and will prove to be a good man in a good school.

Mr. V. E. Madray, who has been with the Detroit, Mich., Commercial College, is now at the head of the department of commerce in the high school of Butte, Mont. Mr. Madray has had exactly the right kind of training and experience to fit him for that position, and with his unlimited energy, it is a foregone conclusion that things will hum as never before in that department. The good people in Butte are to be congratulated for having secured his services, and he in turn is to be congratulated for having secured such an excellent position.



SALESMANSHIP

HARLAN EUGENE READ,

Peoria, Illinois.

PSYCHOLOGY IN SALESMANSHIP.

SALESMANSHIP NO. 9.

When Mr. Rastus Johnson met Mr. Washington Jones on the street one day, he said, "Look-a-heah, nig-gah, I understand that last night at the pahty you said I was liah."

"Yes sah," replied Mr. Jones, "Last evenin' I said you was a liah, and dis mornin' I reiterates it."

"Very well," replied Mr. Johnson, "If you reiterates it, yo' apology am accepted."

The definition of words is a fruitful cause of mental anguish, and the ordinary person when he tries to define Psychology does not have anything on Mr. Johnson.

Noah Webster in his interesting little work gives the following definition of Psychology: "The science of the mind. The systematic knowledge and investigation of the genesis, powers and functions of the mind." Kitchner, the eminent psychologist, has defined psychology as "the study of the phenomena of the mind."

The definition commonly given, "the study of the mind" is not satisfactory because it is too inclusive.

Ordinarily, the psychologist first studies the nervous system or the anatomy of the mind, next the manifestations of the mind in all classes of people, especially in children where the manifestations are most simple, and last, and perhaps most important of all, the power of the mind over the body of its possessor and the minds of others.

Hence it is that the study of psychology is fundamental to the study of salesmanship.

I do not mean by this that the salesman must of necessity first study psychology before he pursues the art of selling goods; but I do mean that

the course in salesmanship which he pursues must be based upon psychology, whether the student knows it or not. And here let me say, by way of parenthesis, that every educated man knows thousands of facts about psychology, even though he may never have classified them as such. The common ignorance as to what psychology really is, is largely due to the fact that most writers on psychology, up to the present time, have been scientific, scholarly men, who have not known very well how to put the facts of psychology into simple language, and the majority of practical busy men have been snatched away from this study by the vague mystery that seems to surround it.

The part of psychology that is the most important to the salesman is that part of it that deals with mind control.

I present herewith a little chart containing the simple elements of this subject: Illustration 1.

The reader will remember that the three factors of the sale are the salesman, the customer, and the thing sold. These may be likened to the flesh, blood and bones of the sale, out of which the salesman's knowledge is constructed. But they are the mere body, simply half of the salesman's being, a perfect physical structure without soul or spirit. The soul and spirit of this body is the psychological element that enables the salesman to make a sale through the influence of his mind and a knowledge of the customer's mind, while another salesman who may understand his goods and proposition just as well and be as familiar with the three factors of the sale in a technical way, is unable to accomplish anything at all.

Just as a body composed of blood, bones and flesh may be a dead body, so it is possible for a salesman to understand the dry details and technicalities of his business and yet be

a dead salesman. It takes the breath of life to create being and it takes the breath of life to make a salesman: but while we cannot breathe the breath of life into a dead body, we can show a dead salesman how to rise and make a success of himself, through a study of the action of the mind.

It may be an attractive figure of speech to say that the study of the factors of a sale is the physiology of salesmanship, while the study of this wonderful breath of life that brings a salesman out of the rut and on to the upward track of success, is the psychology of the sale.

At the risk of seeming to engage your attention with the vague and mysterious, let me say that the question of salesmanship is fundamentally one of mind control, but that it refers only to that proper influence that every mind may have over every other mind. There is a distinction between proper mind control and hypnotism or other forms of mesmeristic influence.

For example; the salesman who learns how to make his presentation logically, is certainly well within his rights; so also is he who introduces new and overwhelming arguments and he who studies methods of so impressing his personality on the customer as to inspire confidence.

Certainly one cannot justly criticize a salesman for studying his customer's face and manner in such a way as to find out the exact minute when he would be most likely to consent to purchase. He must learn when his argument is at its best, and conversely, when the customer's mind is in the most receptive condition. He must compel the buyer to minimize any objections that may be in his mind and magnify the advantages the salesman presents. By the overwhelming force of his own enthusiasm he must carry the buyer along with him right up to the point of closing and through it. All these are possible and legitimate instances of mind control.

The line of distinction should be very sharply drawn between these honest actions and the dishonesty of hypnotism or mesmerism, of making a sale to an intoxicated or demented person, or any other unfair method of taking advantage of the buyer's mind, whether the salesman is the person guilty of causing that abnormal condition or not.

"To make an attack upon the will-power of the customer" says W. D. Moody, in Chapter 13, of "Men who sell things," "is neither fair play nor practical business. One can, however, develop a power to arouse the interest and good will of others so that they will sometimes do voluntarily what a hypnotist seeks to make them do involuntarily."

(Continued on page 30.)

ILLUSTRATION 1.

Proper	{	Acts thro the five	{	Sight	{	Audience
		avenues of the mind		Hearing			Attention
				Touch		
				Smell		
		Is attained by the		Taste		Desire
		correct process of presenting				Action
		an argument.				

MIND CONTROL.

Improper	{	Consists of	{	Hypnotism or
				Mesmerism
		Taking advantage of demented		
		or intoxicated persons.		

Attained through

{ Trickery or
{ Undue Influence.



THE CONDUCT OF BUSINESS

MELVIN W. CASSMORE,
355 EMPIRE BUILDING,
Seattle, Washington.

THE LAWS OF CITY BUILDING.

A modern city has never happened. The old time city was a family affair, a social compact. It was the result of a chance settlement of relatives and friends—the camping ground of a group of nomads grown into permanence. It could be anywhere that whim or chance selected. Such cities exist today upon the lustre of the past, but they have never been serious contenders for commercial honors. To use a much abused term, they have not the "facilities." Rome enthroned upon her seven hills is distinctly not a commercial city. Romulus should have had sense enough to know that no town could overcome the handicap of so many steep grades. Rome needs a re-grade.

The first necessity for a modern city is an inlet. It must have a level entrance way by which railroads may come. It must not be sheltered, secluded and surrounded by hills. It may be, and usually is, in a valley, but the valley must have a natural portal. The old time town was built to keep people out—to repel invaders. The new time city invites them.

It is desirable for the city to have a slightly elevated residence section, but it must have a considerable area of low level land properly situated for railroad yards, warehouses and factories. No important city exists today without this section. In sea-port towns the land is sometimes "made" by filling in a large part of the land covered by tidewater. For instance, Boston's Chamber of Commerce stands where ships anchored formerly. In Seattle, an eight story building has its foundations down where we once caught salmon. The largest cities of the world are all as far inland as they can be and still have access to the sea. A careful study of the world map will verify this statement. Conversely, no city of any importance is on the brow of a jutting peninsula.

Of course, if the sea-port city has its tract of low land, it will have a good harbor, one the result of the other. Perfect harbors are infrequent. A harbor is usually, if not al-

ways, a drowned valley and it may be too deep for anchorage.

Some inlander, like our indulgent editor, may take slight offense at my insistence upon sea-port cities—as if there were no other. I cite sea-ports because they alone fulfill all the functions of a modern town.

The city functions are: manufacturing, shipping, warehousing, banking, retailing and wholesaling. The more evenly these functions are balanced and the more diversified are its industries, the greater prosperity will the town enjoy. Any city which exhibits any one function in great excess of all others will have periods of prosperity and other periods of privation.

Certain elements of the town and surrounding country determine its dominant character. A rich surrounding country or a large hotel and tourist population makes large stores and much retailing. Big banks indicate a "rich man's town" in which there are many persons receiving incomes from building rentals or in which the surplus money of the surrounding country is banked.

Nearly all cities are handicapped by their original shape or plan. Usually there was no plan. The streets of London and Boston follow the old curving trails of the first settlers—mistakes they are now correcting at enormous expense. Others like Philadelphia are built on the checkerboard plan, devised when nobody ventured far from his own neighborhood. A few like Detroit, are built on a modern plan—a carefully devised series of radiating streets leading from a common center. If the outline of any city be examined, its natural boundaries will be found to assume an irregular star shape—suburbs sticking out here and there. A direct main avenue should lead to each region of growth.

A manufacturing city must have good transportation, convenient access to raw material, cheap land and power, dependable labor. Because of the low cost of power, Niagara Falls has become in a few years a great manufacturing center. Because of material and labor, Detroit has become a great automobile city.

It is doubtful if many cities have realized the influence of a civic ideal on the factory problem. Cities of homes, libraries, parks, museums, free concerts, and good schools seldom have strikes or labor troubles.

Such towns attract the better class of factory operatives. A city of boarding houses attracts only the unreasonable and the careless. Pittsburg, for this reason, is cleaning up politically and otherwise. Again, certain classes of manufacturing like the cotton trade, demand cheap labor. For this reason the cotton mills of Massachusetts were some years ago moved South bodily, to be near the raw material, and also to operate under the lenient southern laws which permitted the employment of children of any age.

The nearness of the market is not especially important. The manufacturer's market is world wide. Goods seldom sell well at home. In Cincinnati, Rookwood pottery is very ordinary stuff, while in Seattle it is a rare work of art. Here we have doubts about Mapleline and Puget Sound salmon, while back along the Mississippi they can not get enough of them. Same old principle of distance lending enchantment, and a prophet going into far lands for fame and honor.

Like individuals, cities have opportunities and fail to embrace them. Nearly every city in the Ohio valley had the great fortunes of steel offered to them. Cincinnati saw the first new process steel in this country made by the Kelly converter, a process identical with the Bessemer. Cincinnati knew too much. Detroit knew too much, but through the courage of one man Pittsburg became the Steel City, the "City of a Thousand Millionaires." In all history you will not find an epic so vast as the story of steel. Steel and cement have remade the modern world. Ingalls, President of the Big Four, erected the first cement building in the United States hardly more than fifteen years ago. The city sent experts to Germany to see if a twelve story cement building could be safely built. Only a few years ago, Ben Briscoe walked the streets of Detroit trying to get \$650.00 from some farsighted individual. He thought he had superior ideas about automobiles. Detroiters laughed at him. Today his plants employ more than 10,000 men, but these plants are none of them in Detroit. Since then Detroit has learned something. So outside of the natural facilities, the kind of people in a town have much to do with its prosperity. Very often it is the outsiders who develop and improve a city. The very thing is happening today in thirteen western cities. Conversely, the greatest hindrance any city has is usually those good old settlers who have always lived there.

There are a multitude of interlacing causes which go to build the modern city. It is a study worthy any one's careful thought and observation.



SIMMONS' COLLEGE

BOSTON, MASS.

Examination in Accounts—End of first term.

1. Trial Balance, June 30, 1910.

William Brown Capital	.....	\$32,391.02	
John Jones	.....	33,300.00	
Bills Payable	.....	10,000.00	
Accounts Payable	.....	7,471.11	
Purchases	.....	1,543.78	
Inventory December 31, 1909	\$89,439.29	10,000.00	
Discount	.....	3,480.70	1,163.24
Sales	.....	1,330.20	128,447.53
Rent	.....	1,200.00	
Store Expenses	.....	1,743.82	
Salaries	.....	4,175.00	
Cash in bank	.....	19,775.75	
Cash in drawer	.....	73.10	
Furniture and Fixtures	.....	7,540.80	
Bills Receivable	.....	16,657.27	
Accounts Receivable	.....	14,253.79	
Reserve for Bad Accounts	.....		1,757.22
Reserve for Depreciation of Fur-			1,400.00
niture and Fixtures			750.00
Interest	.....	554.26	
	\$221,223.90	\$221,223.90	

Misc. Inventory June 30, 1910 \$52,715.67
 Reserve for Depreciation of Furniture and Fixtures (10 per cent. p.a.) 377.04
 Balance of Reserve for Bad Accounts is considered by the partners sufficient without setting aside any additional amount on June 30th

(Net profit or loss to be divided equally)

- Make closing entries on sheet of journal paper
 - Make a profit and loss statement.
 - Make a balance sheet (statement form)
2. Make the necessary adjusting journal entries to correct the following errors:
- Charged item of freight outward to Purchases account instead of to the Selling Expense account—\$17.50.
 - Charged salary of James Snow (salesman) to General Administrative Expense account instead of to Selling Expense Account—\$150.
 - How often should personal accounts be balanced off? Yearly; never more often.
 - Designate on the blank lines which of the following are assets (A), liabilities (L), income (I), and expenses (E), etc.
 Securities owned—*L*, Mortgages Payable—*L*, Life Insurance Premiums (Straight Life)—*E*, Margin on Securities sold—*Profit and Loss*, Income from Securities Owned—*I*, Income from Rentals—*I*, Accrued Taxes—*L*, Reserve for Depreciation of Buildings—*Negative Account*, Good Will—*A*, Patent Rights—*A*.
 - You are private stenographer and bookkeeper for Mr. James Walton. His check stub shows the following disbursements during August, 1910. Designate on the blank lines the accounts to be debited.
 (a) Coal bill—10 tons—\$65 :
 Residence 4 tons—*Household Expenses*—
 Apartment House 6 tons—*Income from Apartment House*—
 (b) Paid on account of principal of mortgage on Apartment House \$1000.00—*Mortgage Payable*—
 (c) Paid the following monthly expense bills:
 Tailoring (Mr. Brown)—*Family Clothing*—
 Dining Room Rug—*Household Equipment*—in case an account is kept with Household Equipment; otherwise debit—*Household Expenses*—
 Sheet music and Talking Machine Records—*Family Amusement*—
 Cigars and Tobacco—*Jas. Walton's Personal Expenses*—
 Paid for surveying Vacant Lots on Chestnut Avenue—*Vacant Lots—Chestnut Avenue*—
 Paid commission to real estate agent for rent Suite No. 3 in Apartment House—*Income from Apartment House*—
 (d) He has sold to Sh. Un. Fac. corp. for \$1500. These shares originally cost him \$1000. Dr—*Cash*—and Cr—*Securities Owned \$1,000*, and Margin on Securities Sold \$500.
 (e) He gave a municipal bond that cost \$900 to the City Home for Orphans. Dr—*Charity \$900*—and Cr—*Securities Owned \$900*.
 - Give three examples of subsidiary records and controlling accounts: Customers' Ledger—A—Accounts Receivable account, Creditors' Ledger, or Voucher Register—Accounts Payable account, Bill Book—Notes Receivable and Notes Payable Accounts.
 - If you took charge of a set of books where a large number of customers' accounts were kept (say four hundred or more), in the general ledger, what change could you make in the bookkeeping system that would be a great advantage in the handling of the customers' accounts? Explain fully on the sheets of plain paper provided. How would you enter the cash receipts from customers, supposing the cash book was the old style two-column affair? Would you add additional column or columns? Show by rough draft how you would have the debit side of the cash book ruled. Do not provide a column for cash sales! Suppose you had an occasional journal entry to make that involved the Accounts Receivable account, and that you run a two-column journal; how would you make and post the entry so that the correct effects would be produced (e.g., you receive a note from John Koe—a customer—for \$800)? Illustrate.

Question 1 counts 30	(10 for each division)
" 2 " 10	(5 " ")
" 3 " 5	" " " "
" 4 " 10	(1 " " ")
" 5 " 15	(3 " " ")
" 6 " 5	" " " "
" 7 " 25	" " " "

Write and sign statement.
 February 1911.

SIMMONS COLLEGE, BOSTON, MASS.

Answers to questions 1, 2 and 7, given in the Examination in Accounts at the end of the first term (1911.)

Question 1—(a)

Closing Entries, June 30, 1910.			
Trading		40000	
To Inventory			40000
Cost of goods on hand 12, 31, '09			
Trading		7889542	
To Purchases			7789542
Net purchases during the six months ending 6-30-10:			
Gross Purchases	\$80,439.20		
Less:			
Returns	1,543.78		
Net purchases as above, \$78,895.42			
Inventory		5231567	
To Trading			5231567
Cost of goods on hand 6-30-10			
Sales		12711733	
To Trading			12711733
Net sales during the six months ending 6-30-10:			
Gross Sales	\$128,447.53		
Less:			
Returns	1,330.20		
Net Sales, as above \$127,117.33			
Store Expense (Depreciation)		37704	
To Reserve for Depreciation of Fur. and Fix.			37704
To provide for Depreciation of furniture and fixtures during the six months ending 6-30-10, at the rate of 10 per cent. per annum			
Trading		6053758	
Interest		19574	
To Profit and Loss			6073332
To close into Profit and Loss account all profit and loss accounts showing a credit balance.			
Profit and Loss		981332	
To Discount			231746
" Rent			1200
" Store Expense			212086
" Salaries			4175
To close into Profit and Loss account all profit and loss accounts showing a debit balance			
Profit and Loss		50920	
To Wm. Brown Capital Acct.			25460
" John Jones Capital Acct.			25460
To distribute equally amongst the partners the net profit for the six months ending 6-30-10			

Question 1—(b)

Profit and Loss Statement—December 31, 1909, to June 30, 1910.

Gross Sales	12844753	
Less:		
Returns	133020	
Net Sales	12711733	
Deduct:		
Cost of goods sold (see foot note)	6657975	
Gross profit on sales		6053758
Deduct:		
Expenses:		
Salaries	1175	
Store expense	212086	
Rent	1200	749566
Net profit from operations		5304172
Deduct:		
Net balance of interest and disc't items:		
Discounts on sales	\$3,480.70	
Int'l on borrow'd money	554.26	403496
Less:		
Discounts on purchases	1,163.24	
Interest earned	750	101324
Net profit, to be divided equally between partners:		5092000
W. Brown (1/2)	25,460	
J. Jones (1/2)	25,460	
	\$50,920	

**NOTE:**

Cost of goods sold, as shown above:		
Inventory Dec. 31, 1909	\$40,000	
Gross purchases: \$80,439.20		
Less:		
Returns	1,543.78	
Net purchases	78,895.42	118895.42
Deduct:		
Inventory June 30, 1910		5231567
Cost of goods sold during the six months ending June 30, 1910		6657975

Question 1—(c)

Balance Sheet—June 30, 1910.

ASSETS			
Cash:			
In bank	\$10,775.75		
On hand	73.10	10,848.85	
Accounts receivable	\$14,253.79		
Less:			
Reserve for bad ac'ts.	4,757.22	39,496.57	
Goods on hand per inventory (cost)		52,315.67	
Notes Receivable		16,657.27	
Office equipment (cost)	7,540.81		
Less:			
Reserve for depreciation (10 per cent p.a.)	1,777.04	5,763.77	
Total Assets			134,082.13
LIABILITIES AND NET WORTH			
Accounts payable	747.111		
Notes payable	10,000		
Total liabilities			1747111
Net worth:			
Wm. Brown's Capital			
12-31-09	\$82,391.02		
Add:			
Net profit (see P. & L. Stat.)	25,460.00	57,851.02	
John Jones' Capital			
12-31-09	33,300.00		
Add:			
Net profit (See P. & L. Stat.)	25,460.00	58,760.00	11661102
Total liabilities and net worth			13408213

ANSWER TO QUESTION 2.

Selling Expenses (Freight Outward)	1750	
To Purchases		1750
To correct error in charging above amount to Purchases account		
Selling Expense (Salesmen's Salaries)	150	
To General Admin. Expenses (Office Help)		150
To correct error in charging above amount to General Administrative Expenses Ac't.		

Question 7.

I would instal a subsidiary ledger, to be known as the "Customers' Ledger," into which I would transfer the balances of all customers' accounts as shown by the General Ledger. I would make this transfer through the Journal, debiting Accounts Receivable, and crediting the different customers' accounts with their respective balances. This would result in turning on the General Ledger a controlling account (Accounts Receivable) for the customers' accounts and in closing

all customers' accounts into the General Ledger. This subsidiary ledger should be a loose leaf ledger with a maximum capacity of say, six hundred accounts. I should then add an additional column to the debit side of my Cash Book, and head it "Accounts Receivable." The amounts for which customers should be credited at the time of receiving remittances from them should be entered in this column. In case discount was deducted, the amount of such deduction should be entered in the discount column. Of course it would be necessary to have a "Sundries Column" in the Cash Book for items of receipts which should not be credited to customers' accounts. This plan would require that there be four columns on the debit side of the Cash Book. At the close of each month, the footings of the "Accounts Receivable" column should be debited to Accounts Receivable account in the General Ledger. I should record all sales in a Sales Book. Each charge sale should be debited to the proper customers' account in the Customers' Ledger. At the close of each month, the total amount of charge sales should be debited to the Accounts Receivable account in the General Ledger. In case there were many returns, I should have an extra column in the Journal headed "Accounts Receivable" and in this column I should enter all credits to customers' accounts for return allowances, etc. These items would be separately credited to the proper customers' accounts in the Customers' Ledger. At the close of each month, the total of this column should be credited to the Accounts Receivable account in the General Ledger. If there are only a few credits to a customer's accounts posted from the Journal each month, I would not add a special column as stated heretofore, but whenever a credit was made to a customer's account, I would post that credit not only to the credit of the customers account, but also to the credit of the Accounts Receivable account in the General Ledger. At the close of each month, the General Ledger trial balance can be compiled independent of the Customers' Ledger, when the foregoing method is carried out. If the trial balance of the General Ledger is correct, the aggregate amount of all balances in the Customers' Ledger should exactly agree with the balance of Accounts Receivable account in the General Ledger. It is advisable to compile the General Ledger trial balance first, then the balance of all customers' accounts should be listed, and, if correct, the results will agree with the balance of the Accounts Receivable account as per the Central Ledger trial balance. If the old-style two column Cash Book is in use, I should add two additional columns on the debit side of the Cash Book, heading the first one "Sundries," and the second one "Accounts Receivable," the third "Discounts," and the fourth one "Net Receipts." I would describe a triple line between the first two and the latter two. The sum of the first two columns should always equal the sum of the latter two. The sum of the first two are credits, and the sum of the latter two are debits. If the Cash Book in use was an inexpensive one, or if it was more than half filled, I should have a new Cash Book made to fill the exact requirements.

CASH RECEIPTS

Month of		1910				
Date	Account to be credited	Particulars	Fol.	Accts Rec'ble (Cr.)	Sundries (Cr.)	Net Receipts (Dr.)
	John Smith	Bill of 4-10-10 less 2 per ct.		600		12 588

JOURNAL ENTRY

Notes Receivable	\$200—	
To Accts. Rec. (John Roe)		\$200—

NOTE:

Post debit item to debit side of Notes Receivable amount in general ledger.

Post credit item to credit side of Accounts Receivable account in general ledger, and to credit side of John Roe's account in Customers' ledger.

CATALOGS AND CIRCULARS.

The McPherson, Kans., College, issues a splendid catalog, bound in boards and cloth, 98 pages, disclosing a splendid school in every particular.

Advertising literature has been received from the following: The Texas Holiness University, Peniel, Tex.; Sherwin Cody, School of English, Chicago, Ill.; Bryant & Stratton Business College, Louisville, Ky.; F. S. Webster Co., 332-42 Congress St., Boston, Mass.

The year book, catalog, illustrations and information is again here from the Howard & Brown Co., of Rockland, Me., and like its predecessors, it is replete with artistic designs and practical art adopted to diploma illustrations. It is well printed and carefully edited.

Your editor recently visited the National Business College, Roanoke, Va. E. M. Coulter, proprietor. The city is beautifully located and exceptionally progressive. The school is housed in a beautiful, three-story business block of its own, occupying all three floors, with an auditorium capable of seating nearly 1,000 people. The equipment is first class and the attendance nearly half a thousand. The pupils are more prierior than those usually found in the northern business colleges. President Coulter is to be congratulated for having built up such a high grade, institution, and the city of Roanoke and the state of Virginia are to be congratulated for having in their midst a school which ranks with the best in the United States. It always looked good to us on paper as illustrated in advertising received from time to time, but a personal inspection of the institution, its faculty and its students, creates a still more favorable impression.

Brother Gregg and his better half are turning their backs on American interests and are sailing away to the Holy Land, as this number of THE BUSINESS JOURNAL goes to its subscribers. We most heartily invoke the good will of Old Boreas in their behalf. May their wanderings through the Old Jerusalem be beautifully anticipatory of delectable sojournings in the New Jerusalem. As they climb the highest of the Egyptian pyramids may they be as well boosted in the toilsome work as they have boosted so many in the fatiguing up climbing of the "road to the top" in shorthand mastery. And may they return to shed the cheering light of their countenances on the countless number of aspirants for fame and "shekels" who "follow in their train."—Dr. Bridge in the Business Journal.



THE NATIONAL PRIVATE COMMERCIAL SCHOOL MANAGERS' ASSOCIATION

IMPROVEMENT BY CO-OPERATION

CONDUCTED BY

ALMON F. GATES, Waterloo, Iowa, Field Secretary

WHAT IS THE GREATEST NEED OF THE PRIVATE BUSINESS SCHOOL OF TODAY?

In answer to inquiries sent out to the members of the Association asking for short answers to the above question several replies have been received.

It is not the thought that any one of these answers, nor all of them, will solve all the questions confronting the modern business school. They will, however, give us something to think about.

I am pleased especially with the thought running through so many of them that what we need is better work, better courses of study, better services to the public.

I give these answers as they come to me with the hope that they may do somebody some good.

"More uniform courses; better trained teachers; better methods of advertising and securing patronage."

S. F. FISH.

"The greatest needs are higher standards of graduation and sticking to the standards."

H. D. SPARKS.

"They should be conducted on a higher plane. Better work; longer courses; more tuition."

R. A. LEDOUX.

"State regulation and supervision."

C. A. BURDETT.

"Higher rates of tuition; longer and more complete courses."

J. C. WALKER.

"More thorough courses of training and an organization to eliminate fake schools and fake teachers."

W. S. ASHBY.

"They should be standardized."

G. L. MOODY.

"Higher tuition rates and longer and stronger courses of study."

W. B. ELLIOTT.

"Honest men, who are educated and have had years of Practical Business Experience prior to entering into Business College work. Too many fakers in the business, lots of better men in penitentiaries than some who are professing to conduct business colleges and robbing the unsophisticated youths."

EDWARD TOBY.

"Private school managers to associate themselves with the various business organizations of their respective cities, such as the Board of Trade, Commercial Club, Advertising Club, Retail Merchants' Association, take stock in banks and other leading enterprises, in order that they may be brought into Stockholders' meetings, or if possible Directors' meetings, in other words, get in direct touch with the demands of the business men of the city in which their school is located, then make their courses of study meet the most modern and progressive business demands."

H. E. BYRNE.

"Co-operation with public schools. At least two years in high school as a requirement for entering business college. Stop 'hot air' advertising and let our motto be, 'By our work ye know us.'"

E. M. ROSS.

"A broader course of study more thoroughly applied, then co-operation and support of fellow schools."

OTIS L. TRENARY.

"Live men. Co-operation."

R. B. MILLARD.

"Business sense enough to actively co-operate to pool interests."

ENOS SPENCER.

"A standard shorthand in uniform and exclusive use in all commercial schools. The standard system must of course be on a scientifically complete phonetic basis, and of the highest stenographic capacities."

JEROME B. HOWARD.

"Less antagonism. More co-operation."

E. H. GOIT.

"The practice of the best business methods. The elimination of the cheap, unbusiness like and so-called Business Colleges. Clean, temperate, honest christian men at the head of these schools."

G. E. KING.

"Co-operation as to rates, business-getting and scope of work done. Boost business education and quit 'knocking.'"

ARTHUR C. MINTER.

"Competent supervision"

C. A. GRUMAN.

"A higher standard of admission or a longer course giving students a better preparation."

C. F. KOEHLER.

"A better understanding by the public of the work the Business Schools are doing."

VICTOR LEE DODSON.

"Less contention for individual glorification and more esteem for the honest work of all."

G. A. HAWKINS.

"Good book on *Analysis* followed by Advanced English covering all parts of speech and exercises as we have in Arithmetic books."

T. P. DAVIS.

"A higher standard of business instruction and fewer Guaranty Schools. Less promising and more doing. Less printers' ink and greater merit."

J. G. DUNSMORE.

"More extended courses, less humbugging, and purer management."

GEORGE SOULE.

"A course in advertising, Letter-writing and Salesmanship. An exposure of quack systems of shorthand and bookkeeping and present facts of this kind to reliable publishers. 'Run out the quacks.'"

J. E. GODELL.

"The executive committee of the National Association has called a special meeting of the members to meet in conjunction with the Western School Managers' Association at Des Moines, May 17 and 18.

We hope to get down to "brass tacks" in this meeting, and every live wire in the profession ought to be on hand because the points of these tacks will be visible.

A good program has been provided, but the spirit of co-operation will be the main thing.

A MONSTER MEETING IN DES MOINES.

THE BUSINESS EDUCATOR is informed by a delegation of enthusiastic Westerners that the meeting of the Central Commercial Teachers' Association, the Western School Managers' Association, and the National Private School Managers' Association, will be the biggest school meeting of the year, as indeed it ought to be. The Central has always been one of the liveliest associations in the country, and this year there have been some special efforts put forth to develop a program that first of all will be meaty, and second, interesting from start to finish.

For several years the Western School Managers' Association has met alternately with the Central Association and the Missouri Valley Association, and always at the same time. This year the meeting of the Business Managers will begin Wednesday morning at ten o'clock, and will merge into the opening session of the Central at eight o'clock, Thursday evening, May 18th. This arrangement will permit the school proprietors to take part in the programs of the teachers—which manifestly will be an advantage to both classes of workers.

The banquet program will be absolutely unique. No one except the performers, or speakers, or impersonators, or actors, or clowns, or whatever else the persons furnishing the program may be called, will know anything whatever of what it is to be until the fun starts.

Each member will pay his own way at the banquet. Commercial teachers have resolved not to be sponges, and that hereafter they will accept no expensive gratuities from office appliance manufacturers and salesmen. This action is taken, not as a criticism of the entertainment policies of various concerns of whom commercial teachers are patrons, but simply to correct a very rapidly growing evil—a policy that was rapidly depriving commercial teachers of the spirit of independence that ought to be apparent in their associations.

However, the committee has promised at least two dollars' worth of fun and one dollar's worth of "eatin's" to every banqueter.

Another very welcome innovation will be the plan of handling the school exhibits. Adequate facilities for display will be furnished to typewriter companies, book men, office equipment salesmen, etc., but their exhibit rooms will be locked during the program. They will have an opportunity to display their wares both before and after sessions, and hours have also been provided on the program when the convention halls will



be closed and everybody will be expected to give time to the exhibits.

It is thought that this plan will produce the very best results, both for the exhibitors and for the visitors. If you are in need of a good liberal dose of inspiration, do not fail to plan to attend the Des Moines meeting. Remember the dates, May 17th, 18th, 19th and 20th.

The first two days will be given over to the business managers' and the next two, to the teachers' program.

Here follow the tentative programs:

PROGRAM.

Central Commercial Teachers' Association.

THURSDAY EVENING, 8:00 O'CLOCK, C. C. C. BUILDING.

8:00-8:30. Reception to Members.

8:30-9:00. Musical Program furnished by Highland Park Conservatory of Music.

9:00-9:30. Address, "The Old Education and the New," Dr. Chas. S. Medbury.

9:30-10:00. Music and Refreshments.

FRIDAY FORENOON

Music furnished by the West Des Moines High School Orchestra.

9:00-9:30. Address—"The School Teacher in Public Life," Prof. Jas. R. Hanna, Mayor of the City of Des Moines.

Response, Mr. Morton MacCormac, Chicago.

10:00-10:30. President's Address.

10:30-11:00. "New Ideas in Business Education," Dr. H. M. Rowe, Baltimore.

11:00-11:30. "How Cartoons Are Made," Mr. Jay N. Darling, ("Ding") Cartoonist, Des Moines Register & Leader.

11:30-12:00. "How Much Should the Teacher of Penmanship Know of the Principles of Illustrative Art?" To be supplied.

FRIDAY AFTERNOON

Music furnished by the Des Moines College of Music.

2:30-3:00. Address—"The Ministry of the Banker in the Business Community," Mr. Arthur Reynolds, Pres. Des Moines National Bank.

3:00-3:30. Inspection of School Appliances.

3:30-5:00. Sectional Meetings.

6:00-8:00. Banquet. (Announcements later.)

SATURDAY FORENOON

Music furnished by C. C. C. College. 9:00-9:30. Final Typewriting Contest for the Brown Trophy.

(The preliminary contest will be held Friday under the direction of the officers of the shorthand section. 9:30-10:00. Inspection of Office Appliances.

10:00-10:45. Lecture—"The Importance of Man-Building in Business Education," Mr. A. F. Sheldon, Chicago.

10:45-11:30. Lecture—"The Education of the Commercial Teacher," Mr. H. C. Cummins, Iowa State Teachers' College.

11:30-12:00. Before-Dinner Stories by Two Book-Men.

(Chestnuts will be promptly and properly roasted.)

SATURDAY AFTERNOON

Music furnished by the Drake Conservatory of Music.

2:00-2:45. Lecture—"Psychology as Applied to the Teaching of Commercial Subjects," Mr. J. A. Lyons, Chicago.

2:45-3:00. Final Rapid Computations Contest.

(Preliminary will be held Friday under the management of the Business Teachers' Section.)

2:45-3:00. Lecture—"The Teacher and Morality," Dr. S. Z. Batten.

3:30-4:00. General Business and election of Officers.

4:00-5:00. Section Meetings.

Program Western School Managers' Association and National Private School Managers' Association

WEDNESDAY FORENOON

10:00-10:30. President's Address.

10:30-11:00. Secretary's Report.

11:00-12:00. Appointment of Committees and General Business.

WEDNESDAY AFTERNOON

2:00-3:30. Round Table.

Subjects:

I. "Should a School Issue a Diploma for Less Than What is Called the Combination Course?" A. F. Gates.

II. "Should the Adding Machine be Used in the Practice Department?" P. W. Errebo.

III. "How May Penmanship be Graded to Give Uniform Excellence to Students' Work Upon Graduation?" E. A. Zartman.

IV. "Is it Feasible to attempt to Maintain an Office Practice Department for the Benefit of Shorthand Students?" G. W. Weatherly.

(Other subjects may also be submitted for discussion.)

3:30-5:00. "How May Our Associations be made to Yield More Material Benefits to their Members?"

General Discussion.

WEDNESDAY EVENING

8:00. Debate—Resolved, That it is Better Business Policy to Collect Tuitions Monthly than To Collect For a Long Term. Affirmative, A. F. Gates. Negative, H. B. Boyles. Other members will be given an opportunity to speak on this subject.

THURSDAY FORENOON

9:00-10:00. "School Advertising from the Business Man's Point of

View," T. W. LeQuatte. This address will be discussed by G. W. Brown, St. Louis, W. H. Gilbert, Marshalltown, and W. N. Watson, Lincoln, Nebraska.

10:00-11:00. "Why Salesmanship Should Be Taught in the Commercial School," J. S. Knox, Pres. of the Knox School of Applied Salesmanship. The discussion will be led by Harlan Eugene Read and C. T. Smith.

11:00-12:00. General Business.

THURSDAY AFTERNOON

2:00. "How Much Profit Ought There To Be in Teaching a Student?" Each of the following speakers will present a five-minute paper on this subject and it will then be open for discussion: W. A. Warriner, Elizabeth Irish, R. H. Peck, V. W. Boyles.

3:00-4:00. "Teachers and Teachers' Salaries." This discussion will be opened by J. F. Monk and G. E. King. It will then be open for general discussion.

4:00-5:00. Cross-examination of the Field Secretary.

THURSDAY EVENING

8:00. The Managers will join with the Central Commercial Teachers' Association in the opening exercises of the latter's convention.

NEWS NOTES AND NOTICES

Many of our readers will be pleased to learn that Mr. R. J. Maclean, formerly of Wilmington, Del., but for the past year secretary of the Chamber of Commerce, Spokane, Wash., has recently been re-elected at a salary of \$5,000 a year. This means that his efforts have been appreciated, and from the nature of the literature we have been receiving from time to time from that inland city and empire of the West, we have reason to believe he has easily earned his salary.

Mr. E. E. Townsley, manager of Draghon's Business College, Alexandria, La., states they have a nice little school of forty day students and twenty night students at that place. Mr. Townsley states they are doing good work.

Mr. Henry D. Goshert, formerly with the New St. Louis, Mo., Business College, has severed his connections with the school, and has opened an Engraving Office at 920 Century Building, St. Louis, Mo. Mr. Goshert's work speaks for itself, and we wish him success in his new field of labor.

Mr. P. W. Clark, Clark's School of Business, Louisville, Ky., recently purchased the building in which the school is located, the consideration being \$20,000. It is a fine large residence building, well located in the city, which can be enlarged from time to time to meet the growing condition of the school. Ten years ago Mr. Clark was a young man pursuing a course in penmanship in the Zanerian and his success has been due to the joint efforts of himself and Mrs. Clark. Our congratulations are hereby extended for the well-earned success which has crowned their efforts, and which has given to Louisville a school so worthily conducted.



Salesmanship Continued from page 24.

The Avenues to the Mind

Sight
Hearing
Touch
Taste
Smell

It is impossible for any sensation to reach the objective mind except through the five senses. Try as hard as you please, classify all the facts you know about anything, search, explore, discover, you cannot reach the objective mind through any other avenue, for there is no other avenue.

Even memory, which seems to bring many things into the mind by other avenues, merely recalls the old sensations of the mind, as they approach it through the recollection of avenues they have traveled. As memory recalls the past, so imagination presents the future; and imagination, like memory, is bound hand and foot by the experiences and sensations that have approached the royal throne of the mind through its five avenues, though the combinations may be and usually are, new.

The salesman, recognizing this, must learn to appeal to the mind of the buyer through the five senses. He must study each one of them in order to make the most fitting and practical use of the possibilities they present. In each case he must avoid the objectionable and induce the favorable through his knowledge of a mass of details concerning the formation of impressions through these five senses. The best salesman is the man who can use his psychology knowledge best. He will acquire that readiness and tact that in the hands of the skilled student of mind and character can be used in his daily business with skill, accuracy and force.

PROCESS OF A SALE

Gaining an audience.
Securing attention.
Awakening interest.
Arousing desire.
Compelling action.

ILLUSTRATION 2.

COMPELLING ACTION

If buyer has followed your line of thought

Choose your own time to close.

Close as though confident of sale. Use order-blank and pencil if desired.

If buyer refuses to follow your line of thought.

Watch him for indication of time when he is ready to act.

Defer to his opinion in a very marked way. Show him that you are not trying to force the sale.

Use utmost tact in bringing him to the point, but bring him to it just the same.

The proper order of the sale is psychological. It cannot be otherwise, and any good course in salesmanship must be based upon psychology.

It is to be regretted that lack of space and time prevent us from giving attention to each of these points in detail.

As an illustration of the way the fifth and most important of these should be treated, I present the accompanying brief outline: Illustration 2.

In this outline the reader will get a bird's-eye view of the plan by which each of the steps in the process of the sale is taught. I use this special chart because examination of it shows so clearly the psychological element in salesmanship.

Psychology is the twin brother of common sense, the first cousin of tact, the legal guardian of mental power. It is the foundation on which good salesmanship rests, and good salesmanship is the greatest fundamental of business. The salesman, educated or uneducated, is the power behind all commercial action, without whom both the manufacturer who produces and owner who controls are useless; and the thing that makes the salesman's work effective is the element of practical psychology in it.

CATALOGS CIRCULARS

The Hillsdale, Mich., College, department of Commerce is well presented in a recent issue of the Bulletin, splendidly printed and artistically covered. The department is in charge of Myron T. Skinner, whose ability is responsible for the upbuilding of that department. The course is thorough, practical, and just such as ought to be conducted in connection with every college and university.

About May 1st the Parsons, Kans., Business College, expects to move into a building especially adapted to its use. Mr. Parsons thus takes another substantial step forward, having built up one of the largest commercial schools in the West.

Covered in bright red and embossed with gold and black, the Massey Business College catalog representing schools located at Richmond, Va., Birmingham, Ala.; Columbus, Ga.; Montgomery, Ala.; Jacksonville, Fla.; and Houston, Texas, is an artistic, forcefully written, well illustrated advertising medium. The special headings and color scheme, photographic reproductions of school room scenes, buildings, city views, etc., all help to make it inviting. We recently had the pleasure of paying a visit to the Birmingham Schools, where we found our former pupil, Mr. W. N. Smith, in charge. We were pleased to see him looking so well and enjoying well earned prosperity.

Nichols Expert School, St. Paul, Minn., is well represented by a first class catalog. The school is one of the most unique, complete and practically equipped we have ever had the pleasure of visiting. The catalog, although fine, fails to do the rooms justice.

Indian Names of Washington, is the appropriate title of a booklet giving a large list of Indian names and their pronunciation. It is published by and with the compliments of the Hyatt-Fowells School, Seattle, Wash., and makes a unique and valuable indirect piece of advertising.

Recently advertising literature has been received from the following: Mountain State Business College, Parkersburg, W. Va., The Saffield Publishing Co., Akron, O.; Wankegan, Ill., Business College; Providence, R. I., Bryant & Stratton Business College; Utica, N. Y., School of Commerce, and The School of Commerce, Marion, O.

NEWS NOTES AND NOTES

J. M. Connors, who has been in charge of the commercial work in the Ansonia, Conn., High School, has recently been appointed to a similar position in the Hoboken, N. J., High School.

Miss Mary Albertson, of Bound Brook, N. J., is a new shorthand teacher in Sherman's Business School, Mt. Vernon, N. Y.

T. W. DeLaven, of Wichita, Kan., has taken a position as assistant commercial teacher in the Houghton, Mich., High School.

G. H. Dalrymple, for several years in charge of the commercial department of the Holyoke, Mass., High School, has given up his work to take a similar position in the Newark, N. J., High School.

Heald's Business College, San Francisco, Calif., has recently added Mr. Lee E. Hedrick, of St. Louis, to its staff of commercial teachers. Mr. Hedrick will have charge of office practice and advanced bookkeeping.

Miss Frances Roberts, of Cedar Rapids, Iowa, is teaching penmanship in the Chicago Normal School.

G. M. York, who has been with Ginn & Company, as a representative of their commercial text books has been selected as principal of the Commercial department of the Ansonia, Conn., High School.

Mr. E. J. Larrick, W. Lafayette, Ohio, College, recently paid us a visit and reported a good school. He is a supporter of THE BUSINESS EDUCATOR, having sent us a nice list of subscriptions a short time ago. Mr. Larrick is doing much to arouse enthusiasm and interest in his penmanship classes, and we certainly wish him much success.

Mr. R. R. Hindman, from the auditing department of the Lukens Iron & Steel Co., Coatsville Pa., is now vice-principal of the Coatsville Business College. The steady and continuous growth of the school demanded and justified this addition to the faculty and management.



SUCCESSLETS FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,
Maple City Business School, Hornell, N. Y.

ONLY A PENNY

Very soon the majority of those who read this will be wage earners and I'm going to ask you "What are you going to do with your wages?" A great many will say "I'm going to have the time of my life: If I get good pay, I'll cut a 'wide swath,' and if the pay is poor, the swath will have to be narrower."

Yes, that sounds like full life, optimistic youth. But what are you going to do *after that*? What can you say when your employer intimates that he would like to have you take a small financial interest in the business, an interest that will grow while you sleep? What will you do when a golden opportunity presents itself, but which demands an investment of a few hundred? And then—of course you will scoff at the idea—some day you will meet a noble little woman who will mean considerable more to you than any other person or thing on earth. Are you going to ask that trusting woman whom you will swear to "love, honor and protect" to reap the results of your "wide swath" vision? Have you the nerve and gall, or will you begin *now* to plan for the dearest place on earth—*Home*.

The person who attempts to save without some definite object in view, narrows and dwarfs his life, becomes a miser in spirit and is a distinct menace to society.

Pick out some attractive concern in your city, the bigger and more alluring the better, and make up your mind that you are going to save and buy into it. "That would be silly," I hear you say. Nothing of the kind. The habits and qualities that you would develop while saving for something so inspiring would be just the habits and qualities that that concern desires in the young life which it is constantly on the lookout for. Suppose—as often happens to young people—the head of the concern should call you into his private office and say, "I have been watching you for two or three years and you seem to be just what our business needs; if you can invest a small sum I will put you in the way of rapid promotion." If you can show you are a saver, he will know that his judgment is all right and that you will be a saver for the business.

The dollar is supposed to be the standard of our monetary system, but the *penny* is the basis of the dollar. Of course it would be nice to

save dollars at a whack, hundreds, thousands, millions of them; that would be glorious, but you must begin, continue and end with the penny.

The time to save is now, *now*. If only a penny, put it away. When you have a dollar, put it in a bank. It's a powerful magnet that will draw other dollars and before you planned for it you have a hundred dollars, and then the magnetic pull is a hundred times greater. When you have \$500 or a \$1000 to your credit you have a partner that shares the responsibility, works twenty-four hours a day, makes valuable friends for you in the business world, works without salary or profit, in fact, pays for the privilege of being your partner.

If you haven't been in the habit of keeping an itemized, classified expense account, lay this paper down, hike to the nearest stationery store, buy a five-cent book and begin. Don't keep a "sundries account," but classify each expenditure, and at the end of three months foot up the various accounts and ask yourself if you can or cannot save.

"Spend less than you earn" is an old slogan, it was born in poverty and takes the soul out of a person. Here is one that you can live and thrive on, "*Earn more than you spend*." In the first one the flexible side is under and constantly grinds. In the second one the flexible side is above and allows you to dream, to expand, to develop into the fullness of life.

Don't be a "tight-wad;" don't try to be a Coal Oil Johnny; be sensible and begin saving today.

We never know the real value of friends. For while they are alive we are too sensitive to their faults, and when we have lost them, then we only see their virtues.

Remarkably graceful and accurate writing from the pen of Malarsz. Done sometime during the last year of his life. And the sentiment is as true of him as of others.



INSPIRATION AND INFORMATION

THOS. E. CUPPER, INC. ACCT.,

Quincy, Fla.

ALL AROUND WINNERS

The achievement of any worthy undertaking is but a noble impulse carried out no secret about it—Wherever the heart is, there also will the mind be, for the two go hand in hand. It is a universal law that any thought, act or deed, will eventually bear fruit of a like nature; therefore, the better the thought, act or deed, the better and more plentiful will be the matured fruit.

There are several questions which, sooner or later, will present themselves in such manner, that you will have to answer in all seriousness one way or another, and which will either open or close to you, the possibilities of a useful and successful life.

Where are you going? This is a question which you must meet face to face and answer for yourself. Can you conscientiously say you are daily doing your BEST? Have you seriously considered this great question from every point of view with consequences of the attending answer? There is but ONE logical and acceptable answer—there is but ONE way which you can travel in safety. You know the difference between right and wrong—good and evil—moral and immoral, and of the lasting happiness and success to be reaped from pursuing the former—

the miseries and failures which the latter portends.

What are the hours you keep? Are your spare moments spent profitably? In other words—is the road you are traveling a recommendation to you, or is it a slippery path labelled "Failure and Despair" at its destination? The things you say and do from time to time are only advanced products of your brain—pictures of your thoughts, and for that reason, the more beautiful and substantial the thoughts, the more beautiful and commendable the material and visible product of the undertaking, and, consequently, the richer the reward.

Select someone whom you know to be a *success* in every sense of the word—someone in whom you have implicit confidence, and say to yourself—I am going to do my very BEST to equal, and, if possible, excel that person—It matters not whom you select, they are only human beings like yourself, and it is reasonable to suppose that you can accomplish similar results in a given length of time if you will only try—But remember—in order to climb high in the world you must have high aspirations. Someone has fittingly said, "Hitch your wagon to a star"—and it was never more applicable than *today*. Sometime—somewhere temptations will arise, and those who are

possessed of sufficient will power to resist, are pretty certain to be numbered among the "All Around Winners."

THE NORMAL QUESTION

THE BUSINESS EDUCATOR,
Columbus, Ohio.

Gentlemen:—What is the editor's opinion? Is it not possible for penmen, supervisors and teachers of penmanship to combine their efforts and accomplish more in the interests of our enormously important subject? Suggested: There are still Normal schools throughout the country that are not converted. The president of one of our large Normal Schools was interviewed not long since, and upon inquiring about the penmanship instructions the following reply was made: "We require good, plain writing." After further conversation, the fact was revealed that no attention whatever is given to teaching modern, movement writing.

Graduates of these institutions are usually difficult to convert and teach. Why? "The Normal didn't teach arm movement, so it can't be very important."

The writer is prompted to state that penmanship educators can concentrate their influence upon individual schools and bring about the establishment of proper methods of penmanship instruction in every Normal School in the United States. What a power this would mean!

Sincerely and Fraternally,
A PENMANSHIP EDUCATOR IN THE WEST.

DIPLOMA

D U N N

DESIRES TO SEND TO EVERY SCHOOL IN NEED OF DIPLOMAS, 25 TO 50 DESIGNS TO SELECT FROM—PLEASE USE SCHOOL STATIONERY IN REQUESTING THESE SAMPLES.

AMES-ROLLINSON CO.
203 Broadway, N. Y.

WALTER E. DUNN, The Diploma Man



Some of the work you will see if you go to Bridgeport, Conn., April 13, 14 and 15, 1911 By A. H. Hinman, the greatest blackboard embellisher of the age.



Ornamental Penmanship No. 8

A. M. WONNELL,

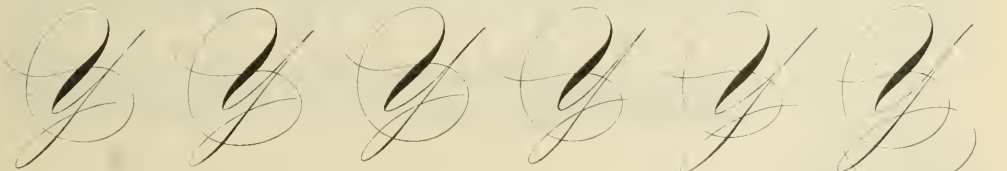
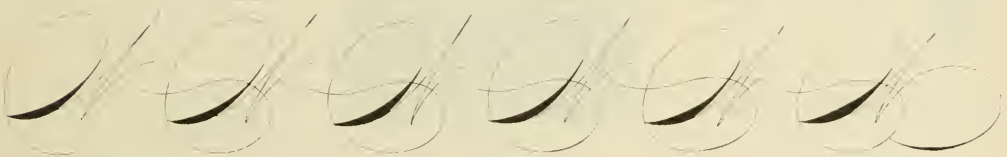
Woodward High School, Cincinnati, Ohio.

Specimens criticised by Mr. Wonnell if self-addressed postal or postage is enclosed.

Try This. Get some tracing paper, trace some of your capitals, then lay it down over the copy. Maybe you'll find out something. For T, see instructions for F, Lesson 3.

Beginning ellipse in U, V, W, X, Y and Z, same as in M. First part of W and X just like M. Shade in Z, same as Q. U finishes like A. Try to get the shade in U, V and Y a compound curve, heaviest at half the height. Get finishing stroke of V graceful. Start second part of W close to shade but don't let it touch. No straight lines in W. Try to make the two parts of X just meet, but don't let them overlap. Y is five spaces long, three above and two below base line. Z is a pretty letter when made right. Try to get the little loop on connective slant, not horizontal.

Have you made as much improvement as you should have made or as much as you expected when you started on this course? If not, why not?



Ornate professional capitals by J. D. Todd, Salt Lake City, Utah.

Your Name nicely written on 2 doz. White, Colored or Comic cards and will give free Set of Flourished capitals, all for 35 cents. Agents outfit and sample for red stamp.

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Arkansas City,
Kansas.



Get your eye on America's largest Correspondence School of Short-hand, Typewriting, Bookkeeping, Telegraphy, Penmanship, etc.
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The WHY and HOW of it.

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by carving roses, butterflies, etc., on calling cards. \$5.00 a day is not a large income for those who can do this work and they have no fear of ever being out of employment. It can be learned by anyone and at small expense. I teach it by mail and furnish all instruments, brushes, colors, etc. A beautiful sample of the work sent for 10 cents. Full information free.

CHALLENGE FOR ORNATE WRITING. I challenge the world to produce a more brilliant ink. It flows freely and gives a very fine line. It is dark purple when first written but soon changes to a rich, glossy black. Sample bottle 25 cents, pint 75 cents, quart \$1.25. Circular free.

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Prof. L. H. Hausam, M. Pen. author of "THE NEW EDUCATION IN PENMANSHIP", is the greatest author and teacher of Penmanship in America today, and has students in every civilized country in the world. Hundreds of his present students are college teachers and college students. Many graduates are now college presidents, bankers and great business men. We guarantee to place you and to please you or return all tuition. Are you interested? Write today. A richly illustrated Pen Art Book sent free.

THE HAUSAM SCHOOL,
Box 353 A. Hutchinson, Kansas.

Shakspere.

What manner of man was he ?
His life the embodiment of mystery
the orthography of his name even
in doubt — poet and philosopher
wielder of a magic pen — master of
every scale of human passion, from
the pure and lofty thoughts of a
demigod to the anguished mutterings
and cries of despair of a lost soul —
his every delineation a human document
his characters the genuine progeny
of world-wide humanity.

His immortality rests upon the
fact that his scenes are occupied by
men who act and speak as the reader
thinks that he should himself
have spoken or acted on the same
occasion.

— Madarasz.



SPECIMENS

L. M. Arbaugh, of Drake Business College, Passaic, N. J., recently favored us with a number of specimens from his pupils. All are business-like in form and execution. The quality of line is exceptionally good. Mr. Arbaugh is doing good work.

We recently received a roll of specimens from C. W. Jones, of Brockton, Mass., Business College. These specimens are some of the finest we have seen, especially the quality of line. The students certainly use a free, flowing movement, and at the same time they have good control. The work shows they are doing a great deal of the proper kind of practice.

A number of exquisitely written cards have been received from Fred S. Heath, Concord, N. H. Mr. Heath seems to be adding to his skill with the pen. For daintiness of light line, boldness and strength of shade, Mr. Heath is hard to excel.

A number of very good specimens have been received from H. C. Leffingwell, of Meadville, Pa., Commercial College. The specimens show very good movement, and that Mr. Leffingwell has succeeded in arousing a great interest in penmanship among his pupils.

Some very good specimens of penmanship are at hand from the pupils in the public schools of Menominee, Mich., Mr. F. S. Kitson, supervisor of writing. The work shows a good degree of correlation of form with freedom, and although movement has not been taught very long, the work already shows a decided gain in the direction of practical work.

Some very skillful specimens have been received from Mr. J. D. Carter, penman in the Parsons, Kans., Business College. The script was too delicate for reproduction, else you would have had an opportunity to see it.

An excellent package of second grade pupils' specimens is hereby acknowledged from J. H. Bachtenger, supervisor of penmanship in the Lafayette, Ind., public school. One sheet was done in pencil and another with pen and ink, representing the first work done by pupils with the pen and ink, and we find by careful comparison that the pen and ink work is almost as good as that made by the pencil, thus refuting the statement that pupils lose out in going from pencil to pen and ink writing. It depends on the method. Mr. Bachtenger teaches proper arm movement with the arm resting on the desk in the first grade, and sliding on the desk into the second.

A package of specimens is hereby acknowledged from Mr. J. A. Stryker, penman in the State Normal School, located at Kearney, Nebr. The specimens represent the work from the model classes in grammar schools, as well as from the teaching classes. Specimens were submitted from all of the pupils taking the teachers' course, and we do not believe we have ever received more uniformly good work from a class of teachers than the ones submitted. Surely not, if we take into consideration the fact that they have been receiving instruction in

penmanship but five weeks. If these pupils continue the work they have so well begun, their influence will have a marked effect upon the coming writing of the pupils in Nebraska.

A bundle of specimens from G. G. Hoole, penman and commercial teacher in the Phelps' Com'l School, Bozeman, Mont., reveal splendid all-round ability on his part, comprising high grade specimens of text lettering, roundhand, offhand roundhand, ornamental and business penmanship, as well as show card lettering. Mr. Hoole's penmanship is getting into a high grade class, and he himself is an all-round, capable, high grade commercial educator. The specimens from his students show an excellent average—much above the common run received at this office. In fact, they compare favorably with the better sort received here, bespeaking excellent teaching, as well as executive ability.

The Stork Arrives in South Bend.

Born, March 8, to Mr. and Mrs. Sam Gresham, South Bend, Ind., a daughter, named Miriam Virginia. Our congratulations and best wishes are hereby extended.

CLUB CHAT

We received another nice list of subscriptions from S. E. Ruley, of the Creager's School, Louisville, Ky. Evidently the Creager's School is giving their students the best there is in penmanship.

A list of 57 subscriptions has been received from R. C. Childs, Englewood Business College, Chicago, Ill. This is the kind of a list which helps to keep up the standards of THE BUSINESS EDUCATOR, and the kind that speaks well for the attendance and enthusiasm of the school.

A. G. Wade, of the Spencerian Business College, Milwaukee, Wis., recently favored us with a list of ten subscriptions to THE BUSINESS EDUCATOR. Mr. Wade writes a very good business hand, and we expect to see some good writers developed by him at the Spencerian.

L. C. Kline, who has charge of the shorthand department in Heald's Business College, Stockton, Calif., does not do things in a small way. He has acquired the habit of doing things on a big scale, something for which the Pacific Coast people are noted. He recently favored THE BUSINESS EDUCATOR with a list of one hundred subscriptions, and states that an additional list of fifty will be sent in a short time. Mr. Kline was formerly an Ohio commercial teacher, and reports that he is much pleased with the Heald system of education. He states that no business school in the land has any better course of study, or a higher grade of students. Mr. J. J. Barrett, also a former Ohio commercial teacher, is in charge of the bookkeeping department of that institution. Here are two Ohio boys who are evidently making good on the Pacific Coast, for Mr. Kline reports that their school is filled with students, and he believes they will soon need larger capacity.

TEACHERS' SPOKANE CLUB

The Teachers' Spokane Club was organized at Chicago, Illinois, in February. The purpose of this organization is to further the interests of commercial education, and to secure for its members the most economical and satisfactory concessions from transportation companies, in making the trip to the N. C. T. F. Convention at Spokane in 1912. Incidentally this Club will also make it possible for its members to enjoy an extended tour to the Pacific States and the Great Northwest at a material saving of money. Public and private school teachers and their friends are eligible to membership.

Under the plans of the Club the members will have a choice of four different tours suitable to the time at their disposal. Complete particulars about the various itineraries with cost, By-laws of the Club, etc., will soon be ready for distribution.

The following well-known members of the N. C. T. F. constitute the officers and Executive Committee:

President, C. A. Faust; Vice-President, H. J. Holm; Secretary, W. H. Shoemaker; Treasurer, Walter L. Reed.

Executive Committee—C. A. Faust, Chairman, Ex-Officio. R. Scott Miner, J. A. Stevens, J. F. Fish, H. A. Hagar, Anna E. Hill, W. L. Reed, Mrs. C. A. Faust, W. H. Shoemaker.

This organization is purely for mutual benefit. The effectiveness of its work will depend largely upon securing enough members to make it possible to run special trains from Chicago for its exclusive use.

It is desired to appoint state representatives immediately in order to get in touch with all who are interested in going to the Convention, or in "Seeing America."

The membership fee is \$3.00; \$1.00 payable with application. A savings fund has also been created whereby members can contribute in monthly installments the amount they expect to spend on the trip, so that when the time for going arrives they will have the ready money.

Provision is made whereby this can be withdrawn at any time without interest. If it is left on deposit until July, 1912, it will be returned with interest to the depositor should he at that time find it impossible to make the trip to Spokane.

All who desire to see the scenic grandeur of our Western country at a very moderate cost should write to the Secretary of the Club, Mr. W. H. Shoemaker, 7470 Bond St., Chicago, Ill.

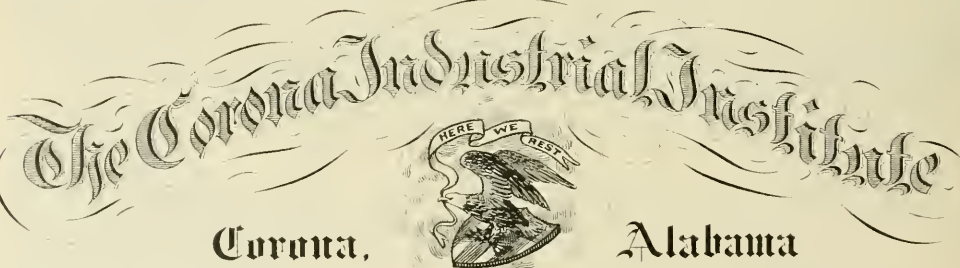
A real opportunity for saving money and having a most enjoyable vacation will be provided through the efforts of the Teachers' Spokane Club.

WANTED!

A good, paying Commercial School in the middle or Eastern states; one that has a good reputation, well advertised and a bargain. No speculative offers will be considered. If you have a good proposition, address

BUSINESS,

Care of Business Educator, Columbus, Ohio



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The Madarasz Book

Fortunate it is that the Master Penman, L. Madarasz, left material for a book to be published as a "Dowry," as he termed it, to his beloved wife. This book, to contain also a collection of his best published work, is the only one authorized by Mrs. Madarasz, and is now in process of preparation, and will be published as soon as it can be edited, engraved, and printed in a manner commensurate to his skill. There will be in the neighborhood of one hundred pages, 8 1/2 x 11 1/2 inches, published in four editions as follows: Paper, \$1.00; Cloth, \$2.00; Half Morocco, deluxe edition, \$3.00; Full Morocco, deluxe, Memorial Edition, limited, \$5.00.

In Advance of Publication Price. Those remitting in advance of publication, to meet in part the large expense involved are entitled to the following greatly reduced rates; Paper, 80c; Cloth, \$1.50; Half Morocco, deluxe edition, \$2.50; Full Morocco, deluxe Memorial edition, limited, \$4.00.

A royalty on each book sold goes to Mrs. Madarasz, the amount being proportionate to the price of the book. Now is the time to act and thereby benefit yourself and others.

Zaner & Bloser Company, Columbus, Ohio

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Commended by EXPERT REPORTERS for the practical (speedy and legible) style of shorthand taught thruout the course, and for the elimination of inconsistencies and confusing and unnecessary details.

Large clear print: beautifully engraved shorthand. Retail price, \$1.25. Liberal wholesale discounts.

Shorthand Teachers: Send for a FREE paper-bound examination copy of either the *Benn Pitman* or the *Graham*, or send 50c for a cloth-bound copy. Inexpensive home course for prospective teachers.

Touch Typewriting by a thoroly pedagogical method is taught in *Barnes' Typewriting Instructors*. Used extensively by public and commercial schools, including the St. Louis High Schools. Ask for further information and examination terms.

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Penmanship Headquarters.

By H. D. Darner, penman, Blair Business College, Spokane, Wn.

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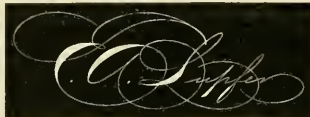
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 DIPLOMAS ENGRAVED—German or Old English
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Superb business capitals by J. F. Bowers, Wenatchee, Wn.



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Several in private schools, now. When can you take a position? 5 A-1 positions for combined bookkeeping and pen teachers. High schools are already writing us about September vacancies? We can assist you. No position, no pay. See our new proposition, free—a postal gets it.

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Marion, Indiana.

WANTED!

"Hustling" Business-College Managers
BUSINESS GETTERS

Also experienced bookkeeping teachers who are good penmen. Write

DRAUGHON'S COLLEGE CO.
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WANTED TEACHERS—Penmanship, Bookkeeping, Shorthand, Touch Typewriting and all commercial branches. Also managers and principals of Business Colleges and commercial departments of high schools and colleges in the South. Write at once for information and application blank. No charge for registration.

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The Great West

Is different from the East. If you want to know the real facts—the truth about positions, irrigated land, Alaska, Seattle, ask me, I can tell you. It will cost you one dollar and will probably save you hundreds.

M. W. CASSMORE

355 Empire Building, SEATTLE

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, MANAGER

GOOD TEACHERS FOR GOOD SCHOOLS

Business Schools In need of well-qualified teachers should write us at once stating their requirements for the coming year. For 34 years our Bureau has supplied the leading schools with their teachers.

Teachers Are you planning for the coming school year? If you are contemplating a change, by all means get into communication with us at once. We have calls for teachers at salaries ranging from \$75 a month to \$2,000 a year. Write us TODAY.

(ESTABLISHED 1877.) **UNION TEACHERS' BUREAU, 229 Broadway, NEW YORK**

Today, March 1st, I Need Candidates for Following:

Principal Commercial Department of Business College at \$80 to \$100 per month.

Male Teacher of Gregg Shorthand, willing to do outside work during the summer.

Male teacher of Charter Shorthand for Business College at \$80 per month.

Teacher of Bookkeeping and Graham Shorthand for City High School.

First-class Solicitor for an A-1 Business College.

Assistant Office Manager for a City Business College; and others.

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Free Registration if You Mention This Journal.

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Do you know that about nine out of ten of the really successful commercial teachers gained some measure of their success through the aid of a Teachers' Agency? Do you know that we are filling important positions in all parts of the United States, and that we conduct the leading agency in the great Central West?

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Our summer school this year opens July 5th and closes August 16th.

There is very active demand NOW for our summer school graduates for positions in September. We make no charge for placing graduates. Write for our bulletin.

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Cut this out or mention this Journal, enclose \$1.00 in currency, money order or draft, and I will send you prepaid, my famous \$200 book, on how to enroll students, entitled:

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Hundreds have found it helpful. It trains you how to solicit, how to close competitive cases on the field or in the office. There is not in all the world its counterpart. It is worth its weight in gold to any business college proprietor, principal, teacher or solicitor. It matters not how much experience you have had. Write today. Address, **WM. G. HAUP**, 1321 NORWAD ST., CHICAGO, ILL.

FEBRUARY BROUGHT 65 CALLS

This is Feb. 28th. Among the 65 requests for teachers received this month (most of them for September.) 38 were for colleges, academics, normal and high schools—from California, Oregon, Idaho, Illinois, Wisconsin, Ohio, Michigan, Iowa, Missouri, Kentucky, and practically every Eastern state. Within four weeks our teachers have been appointed to emergency vacancies in these high schools; Ashland, Ky.; Columbus, Ohio; Hillsboro, Ohio; Hyannis, Mass.; Ansonia, Conn.; Houghton, Mich. Experienced teachers who know the financial value of a reputable agency's services are all but rushing us off our feet with correspondence. They know when to get into the game. How about you? "No position, no pay" is our motto. See our Manager at the E. C. T. A. Convention in Bridgeport.

The National Commercial Teachers' Agency

E. E. Gaylord, Manager, Prospect Hill (A SPECIALTY BY A SPECIALIST) Beverly, Mass.





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 Specimens criticised by Mr.
 Strickland if return postage
 in full is enclosed.

LESSON 8.

15th Century Letters.

With the water color materials outlined in last month's lesson proceed with the 15th Century Letters presented herewith.

The letters have been called "Lombardic" in character and they are especially suited to illuminated resolutions, etc.

There are many examples of the 15th Century letters among the collections in art societies and invariably the background is in gold, so in copying these letters you can do no better than follow the work of the early illuminators.

The A shows decorations to be put on in White (Chinese) after letter has been filled in with color. The B and C you will note do not have letters filled with decoration. From these you can readily get true character of this alphabet.

Colors for illuminating A are as follows: Mix a little Chinese White with Marve and apply to the letter A only. This may be decorated as shown substituting White for black lines on letter. Make stems or branches of apple blossom decoration inside letter, dark brown and the flowers pink with white centers. The leaves should be green. (Hooker No. 1.)

With a small brush fill in gold background and rule up with India ink.

In nearly all letters of this alphabet you will recognize flowers both wild and cultivated that we are all familiar with and so in coloring them make it true to nature.

You will note that the flower in B is a pansy and in C, a rose. Try your hand at coloring these and for the letter B use Indian Red with White decorations thereon. If you wish to get the best effect on C use Rose Madden on the flower and a very pretty combination of colors will be the result if you make the letter French Blue with a touch of White and the background Gold as in the other letters.

BEST CARDS. White or Tinted, 20c doz.; 3 doz. 50c. Ornamental Caps, 15c per set. Announcements, Invitations, Resolutions, etc. Prices quoted on application.
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HOW THEY DO IT IN TOLEDO.

Mr. F. E. H. Jaeger, principal of the commercial department of the Central High School, Toledo, O., believes in high grade efficiency in everything that pertains to a business education. He gives two years to bookkeeping, and the first four weeks in the course are devoted to penmanship practice and drill, a large part of which is in class work. After the four weeks, every student in bookkeeping must hand in every day a sheet of well prepared penmanship, and if he fails to do so a certain number of times he is reported to his parents as doing unsatisfactory work. That means that every student taking bookkeeping also takes penmanship, and that after two years of such requirements, practical results follow. He requires the pupils to work from a text in writing just the same

as in arithmetic, bookkeeping, commercial law, English, etc.

His enrollment at the present time is 246 in bookkeeping, divided into six classes, which means that he is somewhat of a worker himself.

If more of our high schools gave to the art of writing the attention Mr. Jaeger gives it, more of our high school pupils would be in demand by the employing public, for efficiency in penmanship usually carries with it the right quality and efficiency in other things. We do not know what Mr. Jaeger's politics are, but in matters pertaining to business education, he is progressive, and, therefore, a success with a future and not merely a past.

MR. M. D. FULTON.

For several years the Eastern Representative for J. A. Lyons & Co., begs to announce that his connection is severed. He most deeply thanks his many hundreds of school friends for their courtesy and cordiality and for their generous personal consideration. That same spirit of helpfulness that has prompted him in the past will continue to inspire him in the future. Address him freely. General Delivery. Providence, R. I.

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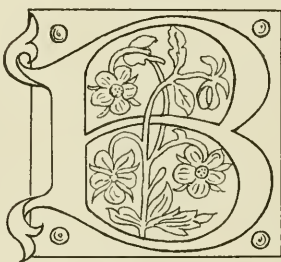
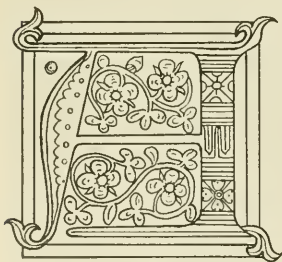
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A. E. COLE

Was born October 15 1889, on a farm near Benton, Pennsylvania, where I spent my boyhood days.

After completing the common school education, I walked six miles each day, to attend a summer school where I prepared to enlist in the Country School Teachers' Roll at the age of 17. After four years of experience as teacher in the rural schools in Eastern Pennsylvania, I became dissatisfied with the future possibilities, and decided to enter the Commercial Field.

In the meantime, I received a copy of the Zanerian Catalog which set me on fire. After spending many evenings perusing its beautiful pages, I resolved to enter the Commercial World through the gates of the Zanerian. Entered the Zanerian College in the fall of 1900, attending half days for eight months—devoting the other half to business subjects in the Columbus Business College. Worked for meals during attendance. Won the Gold Medal in the spring following—1907. Taught one term in the Columbia County Summer School for teachers, handling penmanship. (They have secured a teacher of writing every term since.) Taught bookkeeping, penmanship and rapid calculations in the well-known Duff's College for one year. It was at this school that I became acquainted with one of the teachers, Miss Hazel Eloine Egbert, a teacher of both commercial and stenographic subjects. To be frank, I fell in love and told her so, and on May 2, 1908

found myself at the Parsons nodding my head like a Billy Goat. You know the rest. Resigned the position at Duff's College to accept the position as principal and teacher in the Commercial Department of the Tarentum, Pennsylvania, High School. Have returned to the Zanerian College three times during my summer vacation completing the full course and received the diploma, 1910.

July 4, 1909, I celebrated in the uncommon way, and since that time, I have been called dad—it's a girl and her name is Mildred Eloine.

During the month of May 1910, I lettered enough diplomas to pay all the tuition I ever paid at the Zanerian College and other private schools combined. I enjoy the commercial work very much. I am not through attending school yet, it is my intention to become more thorough in all lines relating to commercial teaching.

Your editor asked Mr. Cole for a few facts of his life and he gave them as above in so concise and interesting a manner that he concluded to pass them on without the blue pencil. Mr. Cole is a rapidly rising

young commercial teacher of whom you'll hear more in the future unless I miss my guess.

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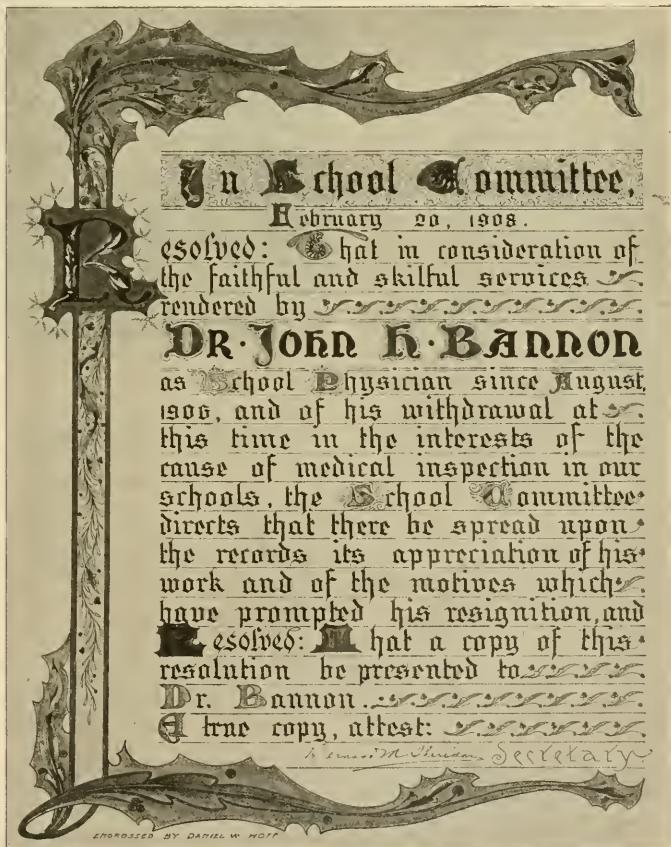
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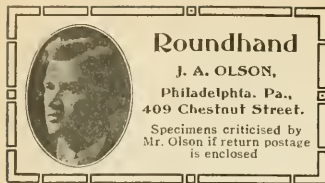
By attending the EIGHT WEEKS' Summer Normal School for Commercial Teachers beginning MONDAY, JUNE 5, 1911, in the Cedar Rapids Business College.

In addition to the regular faculty of the C. R. B. C., Carl C. Marshall and Samuel H. Goodvear, two prominent Business Educators and Authors of Commercial Text Books, will conduct regular classes and give lectures upon Commercial Subjects. FRANCIS B. COURTNEY, that master penman, is principal of our Penmanship Department.

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Mr. Olson if return postage
is enclosed

LESSON 8.

In this lesson we have the remainder of the Capitals. These Capitals are the most difficult in execution in the alphabet, but as you have now had a great deal of practice on the other letters, they may prove to be comparatively easy to master.

All capitals in this lesson extend three spaces above the base line. The main stroke in P, B and R is the same as that in T and F. The top part also begins the same as in T and F, but continues around as though a complete oval was to be made. In the letter P it crosses the stem and finishes with a slight curve upwards, ending with a tiny dot. In B and R instead of crossing the stem a small horizontal loop is formed near the stem. The stroke from the loop to the base line in B resembles the top part of E inverted, whereas in R it is the same as that in K. Y begins the same as P, B and R, but as the pen moves downward it forms a shade similar to the second shaded stroke in small letter n. The main principal is the same as in G. The first part of U is the same as that in Y, but extends to the base line, while in Y it turns it about one space above the base line. The second part is the same as that in small letter d only one half space higher. X begins the same as letter U, outside of that it has the same construction as the small letter x three spaces high. Q is made of the first half of X, but instead of the dot-finish in X it has a finish like L. The stem in D, which is the same as that in L, is not fully three spaces high, and the swing around the stem forms a part of a direct oval. The O is a direct oval. In making it begin at the top continue around bringing the upstroke three-fourths the height of the letter, and down again with a light shade. The shade to the right of the letter is made downward.

"When you get into a tight
place and everything goes
against you until it seems
you cannot hold on a minute
longer never give up
then for that is just the place
and time that the tide will
turn"

Harriet Beecher Stowe

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P P Paid B B Bay R R Run
Y Y Yore U U U N Nenia
Q Q Quiz D D Due C C Orders

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Mr. Childs now has charge of the penmanship of the Englewood Business College, Chicago, Ill., and is arousing exceptional interest and enthusiasm on the part of the pupils of that institution, bespeaking splendid teaching ability and such other qualifications which spell success.

Unless we miss our guess the profession will hear more of Mr. Childs from this time on.

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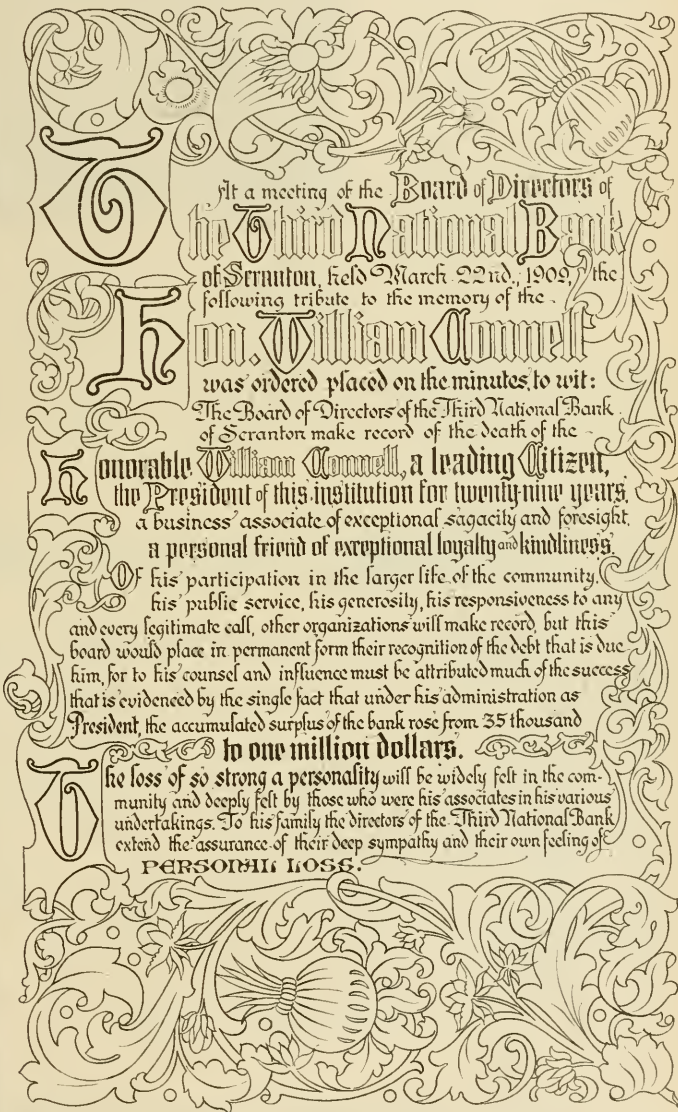
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At a meeting of the Board of Directors of the Third National Bank of Scranton, held March 22nd, 1909, the following tribute to the memory of the

Hon. William Connell was ordered placed on the minutes to wit:

The Board of Directors of the Third National Bank of Scranton make record of the death of the

Honorable William Connell, a leading citizen, the President of this institution for twenty-nine years, a business associate of exceptional sagacity and foresight, a personal friend of exceptional loyalty and kindness.

Of his participation in the larger life of the community, his public service, his generosity, his responsiveness to any and every legitimate call, other organizations will make record, but this board would place in permanent form their recognition of the debt that is due him, for to his counsel and influence must be attributed much of the success that is evidenced by the single fact that under his administration as President, the accumulated surplus of the bank rose from 35 thousand to one million dollars.

The loss of so strong a personality will be widely felt in the community and deeply felt by those who were his associates in his various undertakings. To his family the directors of the Third National Bank extend the assurance of their deep sympathy and their own feeling of

PERSONAL LOSS.

The above resolution was done mainly with a Soenneken pen and engraved before finished. The work is illuminated with colors and gold, which do not engrave successfully. This is a specially valuable specimen for students in engrossing, because it shows them just what the foundation of an illuminated engrossing is like. It is from the fertile and fascile pen of P. W. Costello, Scranton, Pa.





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The background of initial "H" was ruled with a ruling pen and T square. Depend on the eye for regular spacing. The engrossing text was written with a No. 2 broad pen, and retouched with a common pen.

WORTH A TEN DOLLAR WILLIAM.

24 Stone St., Manhattan, March 2, 1911.
Gentlemen:

The March number has been received this day, and, if I did not know where to get another, ten dollars would not buy it from me. The "B. E." is the "Best Ever," in reality.

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By F. O. Anderson, Ottumwa, Ia.

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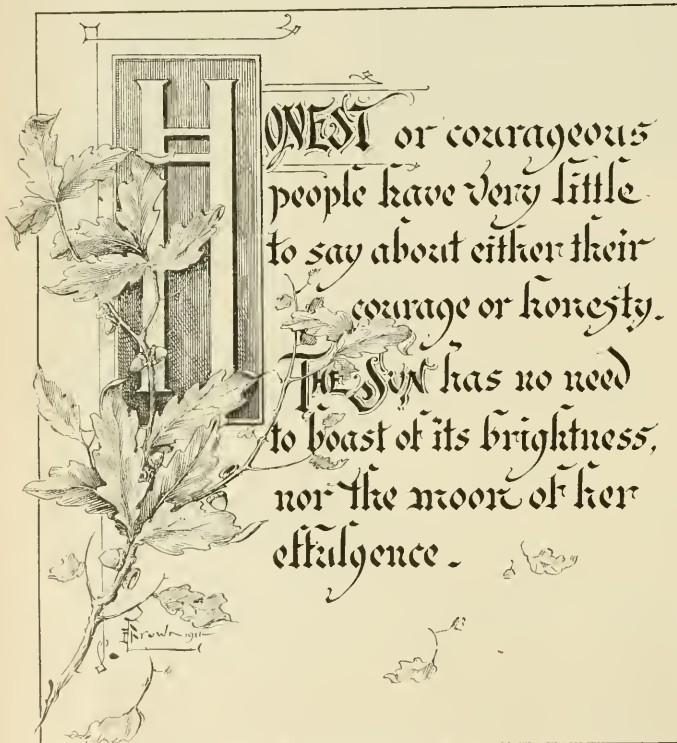
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Care of Business Educator, Columbus, Ohio



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Ornamental Letter, 50c; One Dozen Cards, 25c. Your name lettered in Old English or German Text, with Colored Initials, 50c; or all three for \$1.00. C. A. Barnett, Oberlin Business College, Oberlin, Ohio.



BOOK REVIEWS

"Science of Organization and Business Development" by Robt. S. Frank, L.L. B., published by the Chicago Commercial Publishing Co., P. O. Box 575, Chicago, Ill., is the title of a 278-page book splendidly printed and bound in Morocco leather with gilt side stamp. It is a concise, non-technical but carefully written treatise on the law and science of the promotion, organization, re-organization and management of business corporations, together with special reference to approved plans and procedure for the financing of business enterprises. The following contents indicate the plan and scope of the work: Organization, Corporate Financing, Corporate Management, Re-organization and Consolidation of Enterprises. It is just such a book as every lawyer, business man, and commercial teacher should have, as it covers the legal phase of promotion, organization of business, how to distinguish safe from unsafe investments in business corporations, how to ascertain the real conditions of business and how to avoid legal complications. It is well named and equally well written by one who knows how to condense things and to eliminate technicalities in order that the average business man might get at the gist of the law and the problems involved without wading through volumes of technical dry, irrelevant material.

"Spencerian Grammar," by L. C. Spencer. The Spencer Publishing Co., New Orleans, La., price \$1.00, 148 pages, bound in cloth and boards.

This book is somewhat out of the ordinary of grammars. It starts with the study of words showing how language is built up by prefixes, roots and suffixes. Each principle is stated in simple terms, and illustrated with clear and easy sentences. It explains, analyses and reasons the use of each word, avoiding diagramming and other obsolete forms and methods. It is designed for self-teaching as well as for use in public and private schools. It is indexed and exceptionally complete, making it a splendid book for ready reference. Teachers will do well to investigate. It possesses many points of unquestioned merit.

"Elements of Business Arithmetic," by Anson H. Bigelow, superintendent of city schools, Lead, S. Dak., and W. A. Arnold, director of business training, Woodbine, Ia., Normal School, published by the McMillan Co., New York City. Price 70c, net. Splendidly printed and bound in cloth boards, 258 pages. This is a brand new elementary arithmetic, designed especially for use in the upper grammar grades and first years in high schools, business colleges, etc. The design of the book is to assist the pupil in forming right habits so that any problem may be easily attacked and mastered in due course of time. Teachers who are looking for something that is both pedagogical and practical, for something that is concrete and yet true in principle, and which will lead to the more abstract forms of arithmetic, will do well to consider seriously this new product of the text book field. Mr. Bigelow is a recognized public school man, and Mr. Arnold is a well-known commercial teacher with strong inclinations toward arithmetic. Their joint efforts has therefore doubtless produced something superior. It therefore gives us pleasure to commend their product.

James Caldwell Witter died in N. Y. City, March 2, 1911 of pneumonia. Mr. Witter was a native of Texas coming to Ohio in the early eighties.

He first turned his attention to penmanship and art, supervising those subjects at Lima, O. and Bridgeport, Conn.

In 1894 he published "Art Education" in N. Y., and later engaged in art, patent, and manufacturing business.

His latest work, and most successful, seems to have been in the line of literature.

Mr. Witter was a man of unusual organization, of tremendous energy and ambition, who seemed incapable of doing things in a small way or in an ordinary way. He was also a man of exceptional character, and although he failed once or twice financially, he never gave up.

We regret his untimely death and wish him in the next world all he failed to achieve in this, and as much more as he deserves.

THE AUTO SHADING PEN by T. H. MILLER

Twelve lessons in Automatic Shading Pen work \$3.00. \$1.00 gets the finest 24 page copy book ever sent out by a Shading Pen Artist. Every letter and design fresh from the Pen. Send 10c for samples and descriptive circular. Large specimens 15c and 25c. Look Box No. 7. T. H. MILLER, Charleston, Mo.

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We believe you would find it to your advantage to start "housecleaning" in your school. Give your book-list a thorough "going over", and you will doubtless be surprised at the amount of out-of-date material you are using. If your school and its students are to rank high in the commercial world, you must keep abreast of the times.

Have you seen our latest publications on rapid calculation, Arithmetic Aids? They are proving exceedingly popular. One

well-known commercial school has used nine hundred sets, and six hundred sets were recently ordered for use in a prominent high school, they having been adopted for a period of five years.

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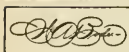
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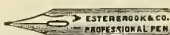
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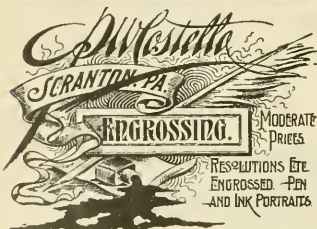
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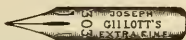


Gillott's Pens

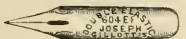
The Most Perfect of Pens



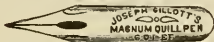
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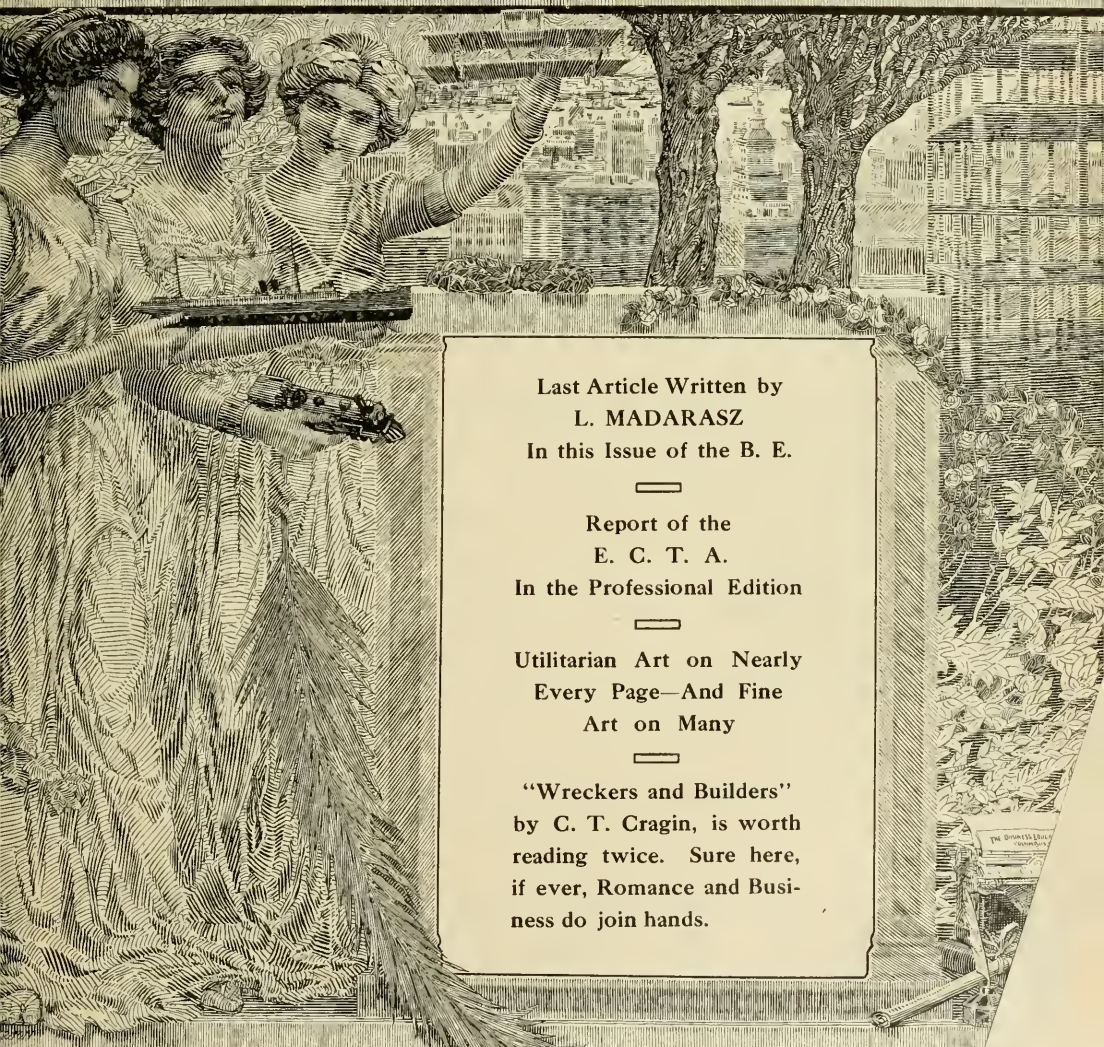
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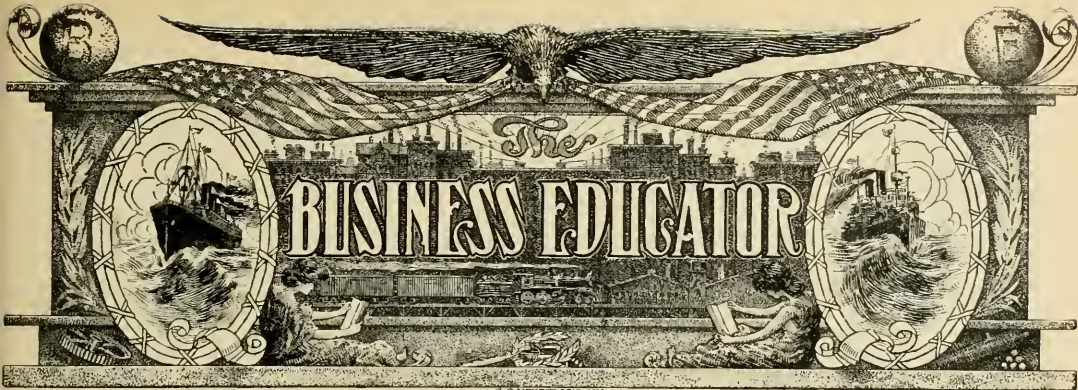
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THE BUSINESS EDUCATOR

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By the Editor while routine duties were sidestepped and frolicsome thoughts possessed him and guided his pen.



Romance of Business

CHAS. T. CRAGIN,

Prin. Thompson's Business Institute, Holyoke, Mass.

WRECKERS AND BUILDERS PART I.

THE RAT-TRAP.

"Wall-by gosh! it beats all the rat-traps I've ever seen!" said old Cyrus Hawkins, launching a mouthful of tobacco juice into the sand box around the big monitor stove of the little grocery store.

"Easy getting IN as getting married," chuckled Enos Briggs as he helped himself to a handful of dried apples out of a box beside the counter.

"An' as hard gotten out as 'tis getting *un-married*," said the storekeeper. (This was in 1854 and trains for Reno, Nev., didn't then leave all principal stations in New York every twenty minutes.)

It was a wire rat trap on the floor of the village grocery store and the inventor of it, an undersized, pale faced, dark haired youth of eighteen was the center of an admiring group of countrymen and village loafers.

"Be ye going to make 'em yourself Jay?" said one.

"No, I've sold the patent to a man in Albany," said the boy.

"Have ye, how much did ye git?"

"All the man would give" answered the boy as he went back to his desk in the corner where he kept the books and made out the bills of the country store.

"Jay ain't very big but he's got a head onto him," observed a rusty hayseed as he looked over the wire trap, and 'Til bet ye he got as much as three hundred for that little dingus."

"I don't see where it comes from" said the storekeeper. "His father don't amount to nothin'. Keeps a little bit of a one boss store up there where he come from, but Jay is up to something all the time. He studies bookkeeping nights, triggerometry and I don't know what all."

"DON'T NEVER TELL NOBODY WHAT YOU'RE GOING TO DO 'TILL YOU'VE DONE IT"

"Yes, parson," said the storekeeper to the village savor of souls, "I'm going to buy that Folsom lot of land up to Albany. I can get it for twelve hundred dollars and I have it on certain good 'thority that the New York Central railroad is goin to build their car shops out that way. I shall take the money out of the bank next Friday and go up to Albany and buy that Folsom lot."

Young Jay Gould laid down the text book on bookkeeping he was studying and took a look at the stage time table from Stratton Falls to Albany.

The next day the young man didn't show up at the store but sent word that he had to go out of town on business for his father. The latter part of the week the storekeeper drew twelve hundred dollars from the country bank and took the stage for Albany to buy the Folsom lot.

When he got there to his great surprise he found that the land was already the property of his clerk. The old gentleman bought the land but it cost him several hundred dollars more than it would if he had remembered old Commodore Vanderbilt's excellent maxim "Don't never tell nobody what you're going to do 'till after you've done it." That is the story the country folks still tell of Mr. Gould's first business operation.

Pretty soon after this the youth quit the grocery store and went to work for a firm who was

making maps of the county. He had picked up enough trigonometry in the course of his studies in the long evenings and lazy days at the country grocery store so that he could make himself very useful indeed to the men who were making this map, and besides, from the sale of the rat-trap patent and the few hundred he had picked up on the Albany real estate deal, the young fellow had quite a little capital in ready cash and one day he told the map makers that he "guessed" he had better buy out their interest in the map and do it himself. They were glad enough to sell for it did not look to be a paying proposition and the young fellow bought it for a song and then went to work and wrote a history of the county, canvassed it from one end to the other, sold the history and the map together and cleaned up a nice little sum by the operation.

Nobody paid much attention to him. He was a smooth voiced, cat footed, silent little man, "not bigger than a pint of cider," as the countrymen said and he never appeared to be much interested in anything, but about this time a man from Pennsylvania who owned a tannery came that way hunting for a partner who had a little money and could go on the road and drum up trade and young Jay Gould became a dealer in leather, a tanner, and in the next twenty-five or thirty years he tanned the pelts of some of the toughest bulls and bears of this country and did it most thoroughly. It was only a little while before Mr. Gould owned the tannery. The partner didn't find it profitable and young Jay bought it for a trifle.

It was a way he had with any business he got into. If there was a partner it was not long before the partner got out and Mr. Gould had the business. They say this early partner of his shot himself, but I don't know about that. A good many people did shoot themselves because of Mr. Gould's operations before he ended up his financial career at 56 years of age.

IN THE METROPOLIS

Well, he moved to New York because he found there was the real place to do business, and in his dealings in leather he became acquainted with a wholesale man of considerable property, and the possessor of a daughter. She became much interested in the doings of the young man from up country, so much so that she formed a partnership with him and they went into business together. This partnership was most successful. She was the only partner he ever had who seemed satisfied with the arrangement. Whatever faults Mr. Gould may have had, his married life was ideal and he was always a devoted husband and father, with never the slightest reproach upon his name in that direction.

BEGINNING THE RAILROAD GAME

Railroads about this time were just beginning to amount to anything in this country. Commodore Vanderbilt, tired of steamships, had just taken up railroads. Most of the roads built at that time were anything but paying propositions and the father-in-law of young Gould had taken some shares in a small line of road in the Northern part of New York. The investment bid fair to be a total loss, for the road had never paid and was, like most of the early railroads in the country, run at a loss from the very beginning. Young Gould would see what he could do with it; perhaps he could get something out of the stock, and he took it and went up there as one of the directors of this road. That was the beginning of the railroad life of a man who died the owner and controller of 13,000 miles of track. He bought a controlling in-

terest in the stock of this little road, paid about ten cents on the dollar for it, and in a short time sold it out at par, or more, to a big road that wanted it as a connecting link.

It was his first taste of blood in the big game and he came back to New York, got hold of some stock in the Erie railroad, then the greatest line in America, and was soon after elected its controller or treasurer.

A COUNTY PEDDLER OF THE FIFTIES

Tan-ta-ra-ra! Tan-ta-ra-ra! Tan-ta-ra-ra! The mellow notes of a bugle echoed over the hills and valleys of Vermont. Down the long hills into the thriving village of Bennington, the place where John Stark and his Yankee rifleman met Burgoyne and his motley crowd of Hessians, Indians and Redcoats and gave them several kinds of fits. In 1780, came a gorgeous equipage. Four horses of magnificent size, two snow white and two coal black, with beautiful gold mounted harness, drew an elaborate chariot or wagon, splendidly painted and caparisoned. French plate mirrors on the sides and paintings of gorgeously attired ladies in some-what was his first taste of blood in the big game and he came back to New York, got hold of some stock in the Erie railroad, then the greatest line in America, and was soon after elected its controller or treasurer.

French plate mirrors on the sides and paintings of gorgeously attired ladies in some-what was his first taste of blood in the big game and he came back to New York, got hold of some stock in the Erie railroad, then the greatest line in America, and was soon after elected its controller or treasurer.

young but portly gentleman with long flowing mustache. Flowing mustaches a foot long were then quite the thing. He had a florid face, curly hair and a silk hat of the latest pattern; wore a black velvet coat with gold buttons, white silk shirt, crimson satin tie with a big diamond, and a double gold watch chain, white trousers and patent leather riding boots, reaching up to the knee. Gauntlet kid gloves of yellow hue covered the hands which handled the reins of the four spirited horses. By his side in the covered chariot was a lady dressed with almost equal splendor. It is needless to say that this startling equipage attracted the attention of every man, woman, child, dog and cow in the country district through which it passed. When it drew up on the village green in front of the town house at Bennington, a crowd had already gathered. This man was no stranger to the Vermonters or to any of the large towns of New Hampshire, Vermont or Western Massachusetts. "Jubilee Jim" they called him. James Fisk, Jr., was his real name, the son of a country peddler he had himself built up a big business, traveling about with this showy and expensive rig taking his wife along with him. Some say that it was not always the same wife, but I don't know about that. He carried a fine collection of silks, satins, kid gloves, perfumes jewelry and other articles too expensive for country stores, and he drove a thriving and profitable trade. His large notes attracted people from far and near. His wagon, when opened, contained extension shelves so that he could set out almost a store and display a fine collection of goods to the country people, and many of those country people had plenty of money. Fisk made money. Lots of it, and he became so well known and his trade so valuable that in a little while he got an offer from the great Boston Dry Goods house of Jordan Marsh & Co., and became one of their members. He went to them and it is said that during the war they made a very large sum of money through Government contracts, which Fisk with unlimited cheek succeeded in getting, and it is said, too, that they made large sums by smuggling cotton through the union lines and selling it to the New England Mills at a dollar a pound.

About the same time that Mr. Gould entered New York and was chosen a member of the Erie directorship, this James Fisk, Jr., "Jubilee Jim," showed up in New York as a broker. One of the sharp young men that were gathered around that eccentric character was Daniel Drew. Drew was just the right man on Wall street, worth thirteen million dollars. Old Daniel Drew was a strange character. One of the oddest freaks that ever adorned Wall street, and James Fisk was one of his young men. Daniel was a birole reader and extorter and used to pray long and loud though there wasn't a more unscrupulous schemer on the street, and young Drew was just the right man to carry out some of his shady operations, and soon there came to be on the street the firm of FISK, GOULD & CO. A strange combination. This extravagantly dressed loud talking, champagne drinking lover of wine, women and song, the peddler of Vermont, and the quiet, cat footed, silent,



temperate little man from New York. For many years they were partners. Everybody supposed that Fisk was the big man of the concern. The "Prince of Erie," they called him, and they said he owned several railroads, an opera house, a steamship line, and the Lord knows how many ballet girls.

THE PRINCE OF ERIE

As I have said before, railroading, as we understand it now, had just begun in the early sixties. There were no great trunk lines, Commodore Vanderbilt was just beginning to knit together the loose ends of the little railroads that reached in hundred mile lengths between New York and Chicago. The finest, largest and the richest railroad in the United States at that time was the Erie, extending from Erie, Pa., to New York City, a distance of 500 miles. It was this valuable property that fell into the hands of the smooth voiced, cat footed, silent little man from northern New York, and the big blustering over-dressed loud mouthed peddler from Vermont.

It will be noted that all the partners that Mr. Gould had up to this time very soon got out of the business because the business did not pay. But it always paid well enough after they got out of it so that Mr. Gould could sell out at a liberal profit and now, for the first time he got a chance to try his hand at a really big game, and there followed the looting of the Erie.

Fisk was president, Gould the controller or treasurer. Mr. Gould had studied bookkeeping as a country boy in the little grocery store at Stratton Falls, and it is safe to say that he had thoroughly studied the *Expense* account, at any rate the expense account of the Erie was so great that the stock which paid dividends and sold at about ninety when he took possession, soon began to call for assessments on the stock holders and dropped to forty and even lower.

There was every kind of extravagance connected with the running of the road. The offices of the Erie Railroad were in the Grand Opera House just built at the corner of 23d St., and Eighth Ave., then the most magnificent theatre in the city of New York, and a fine one still. The offices of the railroad and green room of the opera house were almost one and the same, and the officials of the road spent a good share of their time in the company of the ballet girls who in great number, made up the French Opera Bouffe Company which was playing in New York at that time.

Jim Fisk was one of the sights of the town. He was the champion wine opener of the city and the pop of Champagne corks was always to be heard soon after he appeared on any scene. There wasn't a green room of any theatre in the city that didn't know him except Augustin Daly's. That stern moralist drove Fisk out though it cost him his theatre. He was perfectly at home everywhere, and paid the dentist bills of the ballet and chorus girls of that day as freely as did the late Stanford White. In fact Jim Fisk was the Stanford White of his time, only he didn't know nearly as much as White and was probably a good deal more unsuspicious.

He was chosen Colonel of the Seventh Regiment, greatest of millionaire clubs, and it was a great sight to see him as he led that regiment, a thousand strong, down Broadway clothed in gorgeous uniform, Pat Gilmore's band of a hundred pieces and a drum corp of forty to furnish the music. Jim Fisk! everybody knew him everywhere he went, he was the sensation of his time and every few months Erie popped up or down, as these manipulators pulled the strings. Buying and selling of railroads was their hobby. They would buy a small road when the stock of the road was selling at a low figure; great improvements would be announced; the road was to become a part of some great trunk line; bonds were issued and sold to the public for all the public would pay; then the expense account of the road became so large that it went into bankruptcy and the precious

couple that were running Erie bought it for a song.

THE CHICAGO RELIEF TRAIN.

There came a day when Chicago burned, the prairie city went up in a hurricane of fire, and the greatest conflagration since Nero burned Rome was spread upon the records of history. Thousands of people that night in 1872 stood up to their necks in the water of Lake Michigan, up by Lincoln Park, and saw the very heaven flare and the earth tremble with the flames of the burning city behind them, and there came a loud cry of distress, a cry for relief from the homes of shivering people for the Prairie City, and the first man to respond was Jim Fisk, Prince of Erie. In a great eight horse team, bigger than the one he used to drive through the hills of New Hampshire and Vermont and the Berkshires, clad in his gorgeous uniform as Colonel of the Seventh, he drove through Fifth Ave., and the swell resident section of New York asking contributions for the Chicago sufferers. And how they poured them out, clothing and money and provisions and everything, and the first relief train that went through bore the portrait of Jim Fisk on the headlight of the locomotive and carried a thousand barrels of flour to Chicago, fifty miles an hour.

They built a gorgeous line of steamships to run from New York to Newport and Boston. The opening night was celebrated in truly Jim Fisk style. Champagne flowed as freely as the waters through Hellgate. From the main deck to the great dining room below there was a magnificent cross shaped winding stairway richly carpeted in crimson velvet. At the head of the stairway on either side mounted in heavy golden frames were life sized oil portraits of Fisk on one side and Gould on the other facing the stairway.

You know the Saviour of mankind hung on the cross between two thieves, one on either side of him. That night on board the steamer was W. K. Travers, a famous wit of Wall Street, and Fisk was showing him over the boat. Travers by the way stammered badly. When they came to the head of the great stairway Fisk pointed to the two fine portraits and said: "What do you think of that Travers?" "F-f-fine," said Travers, "b-but," pointing to the vacant place between them over the stairway: "J-Jim, where's our S-s-saviour?"

It was this same Travers who called a lot of friends to the window of a Wall Street office and pointing to Mr. Gould who stood on the street corner with his hands in his pockets talking with an acquaintance said: "B-boys I look—there's G-Gould with his hands in his own p-p pockets," but there came a sudden end to the career of Jubilee Jim, Jr. A man cannot cut the swath that he was cutting without making some enemies. They were a band of schemers after gold. That was the grim game they were playing. Old Daniel Drew was ruined and sent out of the Street penniless, and little comfort he got from Jim Fisk who ruined him, for he himself had taught Fisk how to play the crooked game. Commodore Vanderbilt, giant of the street, barely came out alive in a desperate tussle with that band of sharpers. He escaped, but only by the skin of his teeth, and now there came a man by the name of Stokes into the game.

He was some sort of a partner of Fisk & Gould in the big game they were playing with railroads and there was a woman in the case. A magnificent animal she was, nothing else. Big, robust, splendidly dressed, and she had the kind to attract a man like Jim Fisk. She also attracted Ed Stokes. Stokes was a slim, elegant appearing man of quiet manners, but a desperate gambler just the same. There was a quarrel about this woman so they said. She cast off one of the men for the other. I don't remember which. It didn't much matter which. She was

not a woman of any virtue anyway and both men knew it.

One night down at the Grand Central Hotel, then the fashionable hotel of New York, there was a great gathering of people and down the broad stairway from the parlors above to the rotunda came a big, burly, curly haired, long mustached Jim Fisk in evening dress, a rose at his button hole, a diamond sparkling in his shirt front, holding his hat in his hand, ready to go out to the street I suppose. A slim man moved through the crowd at the foot of the stairs, stepped up two or three steps, there was a word or two between the two men, something flashed in the light, a sassy, metallic gleam, a spurt of flame and smoke, a sharp report and the Prince of Erie crumpled up on the stairs and fell with a bullet in his vitals. He lived a few hours and died in agony.

The papers told the story of Josie Mansfield, mistress of two men bound to rule, and said she was the cause of the tragedy. I don't know.

Archie Durant, a young fellow I once knew, a reporter on the New York Sun, who was for many years a protegee of E. S. Stokes, owner of the Hoffman House, told me that Stokes told the story this way: He said he had incurred the enmity of Fisk and Gould because they thought he had sold them out on some stock deal. They were prepared to bring criminal proceedings against him, and as they owned the courts of New York City at that time he knew they would railroad him to Sing-Sing without the chance for a fair trial and he said I made up my mind if I was going to Sing-Sing I'd go there for something and I went down that night and shot him.

There was a great murder trial. Fisk was very popular and it seemed as though Stokes would go to the gallows, but when they came to a verdict the jury disagreed. One of the men hung out for a verdict of not guilty and then there was another trial and this time the jury brought in a verdict of "guilty of murder in the first degree and the judge put on his black cap and sentenced E. S. Stokes to be hung by the neck until dead and "May God have mercy on your soul," but that didn't end it.

Stokes had powerful friends and they got a new trial for him and by this time, a year or two had passed and the people saw what a small loss it was to the world to have Jim Fisk out of it, and the jury brought in a verdict of: Guilty of manslaughter in the third degree, and the judge sentenced Stokes to three years in Sing Sing. He served the three years, less the usual allowance for good behavior, came out, bought the Hoffman House and for many years was the proprietor of that gorgeous establishment with its bar room with half a million dollar's worth of pictures, statuary and paintings, and the great fifty thousand dollar Bougrau picture that everybody from the country went to look at in shocked surprise and told about back home.

That was the end of "Jubilee Jim" and everybody supposed it was the end of Fisk, Gould & Co., for nobody dreamed that the quiet little man who had nothing to say, didn't belong to a secret society, wouldn't know a chorus girl if she saw one, went home every night to play with the babies and drink tea with his wife; nobody dreamed that he was "the *Deus ex machina*" the God of the machine, the man that really made the wheels go round and that Jim Fisk was nothing but a big painted figure-head to hide the clear brain and keen eye and clever hand behind it.

What is the moral of this o'er true tale you ask my young reader. I think you will agree with me that this far it is entirely free from any morals whatever. But there's more to follow and we must admit that this country boy with no influence, education or special training had proved more than a match for the biggest men of New York. He never met his match among the giants, but he did occasionally get the worst of some small fish.

(Part two in the June number)

The most dangerous extravagance is the wanton waste of time.



Lessons in Practical Writing. No. 4

S. E. LESLIE.

Eastman College, Poughkeepsie, New York.

Subscribers' writing criticised free. Send specimens to Mr. Leslie at above address, inclosing self-addressed stamped envelope, and your criticism will reach you long before it could possibly appear in the B. E.

Minimmm M Minimmm M Minimmm M Minimmm
M M M M M M M M M M M M M M
Marcus Marcus Marcus Marcus Ma

COPY 53—The small loop in the beginning of this exercise should be studied and practiced very diligently. Observe that the exercise is the foundation principle for the M. The down strokes in the M should be retraced.

N N N N N N N N N N N N N N
N M N M N M N M N M N M N M N M
Navies Navies Navies Navies Nave

COPY 54—The N differs little from the M. Try to get a picture of the correct form in your mind. You will be better able then to criticise your work.

2 2 2 2 2 2 2 2 2 2 2 2 2 2
2 M 2 M 2 M 2 M 2 M 2 M 2 M 2 M 2
Quinc Quinc Quinc Quinc Q

COPY 55—The Q is just like a large figure 2. Use care in making the loop at the base line. The finishing stroke usually drops a little below the line.

U U U U U U U U U U U U U U
U M U M U M U M U M U M U M U M
Uranus Uranus Uranus Uranus U

COPY 56—Don't be discouraged if you don't improve as fast as you think you should. You may be gaining more rapidly than you think you are. Anyway, it always makes matters worse to get discouraged. The turn at the base line in the U should be round. The finishing stroke is just like the last stroke in the A.

V V V V V V V V V V V V V V
V M V M V M V M V M V M V M V M
Venice Venice Venice Venice Vene

COPY 57—The V has a round turn at the base line the same as the U. The finishing stroke should be carried up about two-thirds as high as the beginning stroke. Lift the pen while the hand is moving.

W W W W W W W W W W W W W W
W M W M W M W M W M W M W M W M
Wisconsin Wisconsin Wisconsin Wis.

COPY 58—The first part of W will give you no trouble, but the last part should be made very carefully. It resembles the style of final t which you have already practiced. The second line furnishes you with a valuable review of the letters already given in this lesson.



X X X X X X X X X X X X
 X W L V U M N X W L V U M N
 Xenomi Xenomi Xenomi Xenomi

COPY 59—The last part of X is made like the 6. It should join to the stem. Give special attention to the word practice.

H H H H H H H H H H H H
 H W L V U M N H W L V U M
 Hoosier Hoosier Hoosier Hoosier

COPY 60—Spend some time practicing the last stroke of the H separately. The two parts should be the same height. Watch spacing in word.

K K K K K K K K K K K K
 K W L V U M N K W L V U M
 Kaiser Kaiser Kaiser Kaiser Kaiser

COPY 61—The last part of the K is even more difficult than that of the H. Study and practice this stroke with diligence. Note how the small loops join the stem.

Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z
 Zouave Zouave Zouave Zouave Z

COPY 62—The loop below the line in the Q has a strong curve in the down stroke. Note the size and shape of the small loop on the base line. The Z joins easily to small letters.

Y Y Y Y Y Y Y Y Y Y Y Y
 Young Young Young Young You

COPY 63—Compare the first part of the Y with the U. Note the difference between the loop in the Y and Z. Don't make the loop too long below the line.

Missions Missions
 Universe Universe
 Norseman Norseman
 Kerosene Kerosene

COPY 64—These words should extend half way across the page. Keep uniform spacing between the letters. Write easily.



Mason Mason Mason
 Nerve Nerve Nerve
 Union Union Union
 Quinn Quinn Quinn
 Waves Waves Waves
 Views Views Views
 Haran Haran Haran
 Haven Haven Haven

COPY 65—Write across the lines. Place a letter on each line. Practice this copy at least two hours in preparation for the sentences to follow.

"Quinn serves more serious communisms
 Urias now saves seven mean miners.
 Xavier is conscious in a sane service.
 Kansas crows over a comic coroner. K

COPY 66 AND 67—These plates will supply you with some very valuable sentence work. Note that there are no loop letters. Endeavor to move the hand easily and at a fair rate of speed across the page. The spacing between words should be watched carefully. I hope to receive some very fine work for criticism on this lesson. Arrange work neatly. Feel free to ask questions.

Marcus commissions a common carrier
 Naaman is a curious connoisseur. N
 Harris moves in some scenic caves.
 Vivian soon carves various nice curios.
 Winnie was a novice as a swimmer. W

By A. E. Cole, penman and commercial teacher, Tarentum, Pa., High School.

A. B. C. D. E. F. G. H. I. J.
 K. L. M. N. O. P. Q. R. S. T.
 U. V. W. X. Y. Z.



BUSINESS WRITING

S. B. FAHNESTOCK,

Treasurer, McPherson, Kansas, College

PLATE 12.

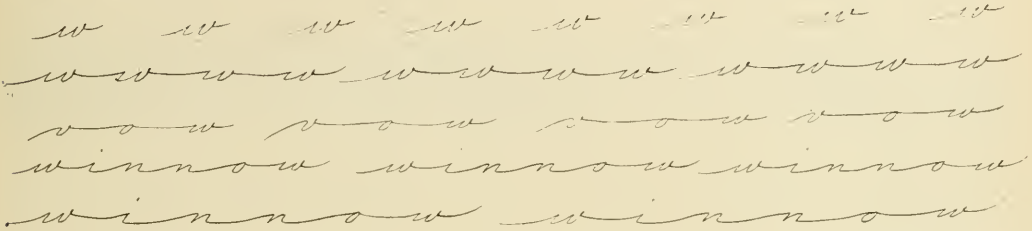


Plate 12. In w, get up stroke to curve, stops sharp, turns at base narrow. In v, the second part is half as wide as the first. Watch position and finish with care. Give the copy your most faithful practice and keep the work uniform. Examine copy, also your work frequently. Try to relax the muscles of the right arm while practicing this copy. Try to imitate the copy at all times. Eye training is as essential to good writing as arm training.

PLATE 13.

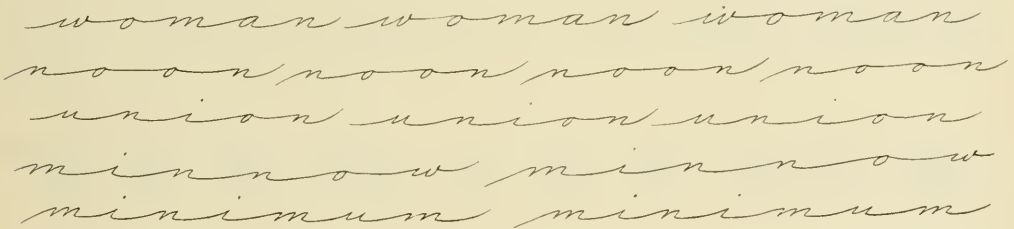


Plate 13. Wide spacing is here given to encourage freedom and help ease of execution. Slide the pen farther between letters, but keep the letters the same width and keep connecting line along the base. Write without bending the wrist. Watch spacing. Careful study of forms should precede practice. Close o at top. Force the arm to move freely in the sleeve. Have a definite aim before you. In this work, I have seen some mighty big improvement in one month's time. Don't forget to send a two cent stamp with your specimens. I am glad to see your work and that you are coming to the front. Keep everlastingly at it. You'll be the winner.

PLATE 14.

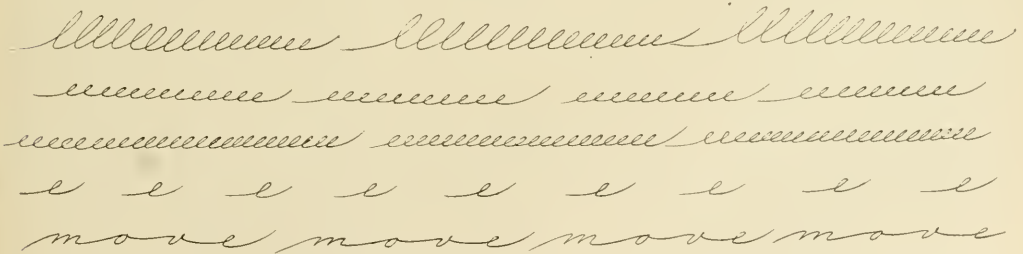


Plate 14. Use the rolling motion of the arm with a slight push and pull action in exercise one, two, and three. Do not hasten over these exercises, they should occupy a good deal of your time. They are fine developers. Get loop full in e. The e begins and ends like i. Curve up-stroke. See that the loop is well formed. Down stroke straight. Use that free, easy, swinging arm movement in all the copies of this plate. Are you watching my former instructions carefully? Better review. Improvements are bound to come, if you practice in the right way. There is nothing to hinder you from becoming a good penman. It is like the Irishman said about Niagara Falls. "And faith there is nothing to hinder the water from falling over."



PLATE 15.

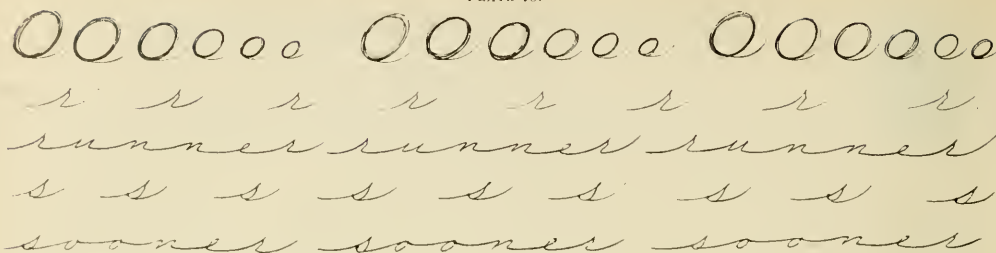


Plate 15. Make retraced ovals, and gradually reduce in size. Make the ovals neither too wide nor too narrow. Make them rapidly and get a uniform movement. Get your mind down to business on this plate. Extra care should be taken in the movement of r. Begin and end like i, pause at shoulder of r. The short stroke is nearly vertical. See that you get correct form. The s should have both strokes curved, the down more than the up. Pause at the bottom of s. Now try your hand on word copies, using a free, graceful arm movement. Avoid finger movement. Work hard. Remember what I said about faith.

PLATE 16.

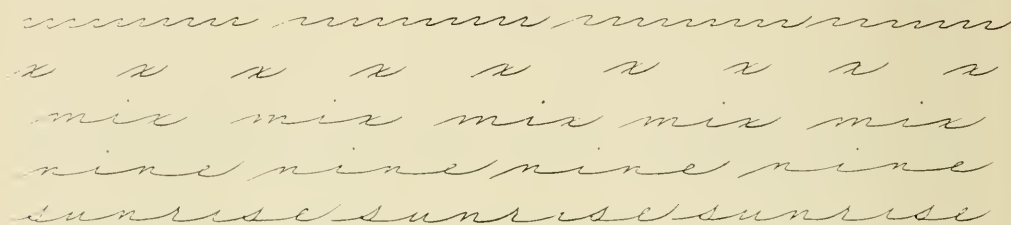


Plate 16. Here is that beautiful compound, but hard exercise again. Keep turns round. Make last part of n or m. Throw the crossing upward, have it to cross about the center of the straight line. Watch spacing, beginning, ending and use that free gliding arm movement. When you send a two cent stamp and this plate for correction, ask for the motto I have used the last twenty-one years in McPherson College for the boys and girls. It will give you renewed energy and inspiration. It does me good to see you make such advancement.

PLATE 17.

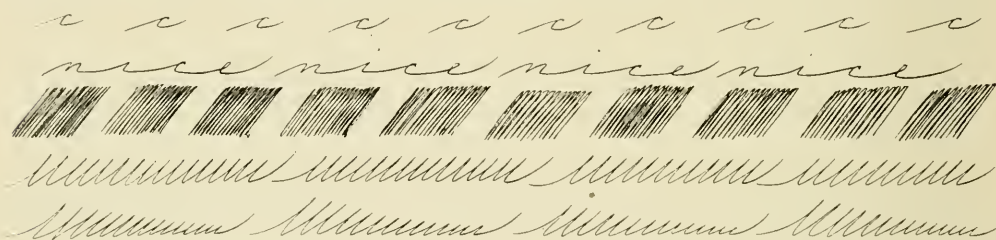


Plate 17. Curve the up-stroke in c, giving a slight pressure to the pen at the end of the line, forming a dot. Curve the downward stroke slightly. Do not raise pen in joining. The little finger should glide freely from letter to letter. The movement for the upstroke comes direct from the elbow. Write the word "nice" with a careful arm movement—four times to the line and make a page of it. Observe and imitate as best you can. Use push and pull arm action from elbow in these exercises. Keep down strokes straight and parallel. The last exercises gradually reduce to small i. Light lines, no shade. The downward lines should be made as fine and light as the upward strokes.

PLATE 18.

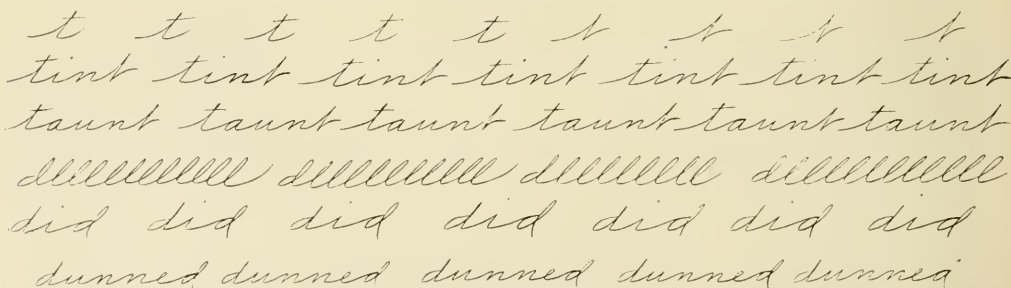


Plate 18. The t and i are similar. The straight line should be retraced half its height. Turns at base line are all the same, down strokes straight and parallel. The d is composed of t and a, giving you two styles of d. Without loop and with loop. Make d exercises without lifting the pen. Do not raise pen in writing the word copies. Secure smooth, graceful, lines. Round them carefully. Each day brings new light. I have tried this course of lessons for years. I am getting fine results from the boys and girls. It is no trouble to criticise and offer suggestions in order to give you aid. Do not neglect to select some of your best work each week and submit it to me.



PLATE 19.

p p p p p p p p p p
 dunned dunned dunned dunned dunned
 pump pump pump pump pump
 j j j j j j j j j j
 c c c c c c c c c c

Plate 19. Make p without lifting the pen. Finish with a small oval brought so far toward the left as the loop. Use a forceful arm movement in the long part of p. Write the words without lifting the pen. Ovals of a, d and p should be the same size. Down strokes straight. Make j with a forceful arm movement. Do not contract the fingers in making j. Make the height of j above the line the same as i. It will pay you to master j. Do not use coffee or tea and carouse around late at night, if you wish to become a fine penman.

PLATE 20.

q q q q q q q q q q
 quit quit quit quit quit quit quit
 zone zone zone zone zone zone zone
 your your your your your your your

Plate 20. Start with small a and finish the same as last part of small f. Do not make a part of q too narrow, keep loops quite full without making them too wide. Take up the copies in the exact order if you wish the best results. Use in and out arm movement. Keep down strokes straight. Stick to it. Do your best today and I assure you you will get help.

Keep down strokes in z quite straight. Watch your spacing. Nicely round z and n at the top. Wide spacing in the word "your." Put more zeal and vim into your work.

PLATE 21.

jam jam jam jam jam jam jam
 jumper jumper jumper jumper jumper
 y y y y y y y y y y
 man man man man

Plate 21. Perhaps one of the most important things to be considered in learning to write is systematic practice and frequent reviews. Have regular hours for practice and do not skip a single day through the week. Round the n's and m's nicely at the top. Be patient in working these copies; much of your future work depends upon the careful practice of these copies. This week has brought me some very fine work. Make page after page of each copy. Do you see how nicely you are pushing to the front? Get as much arm movement in your writing as you can.

PLATE 22

your your your your your your your
 a y q q q q q q q q q q
 gaining gaining gaining gaining
 nice nice nice nice

Plate 22. We have j, a, your in just a little different form, especially for review, and to fix the habit. Begin g like a and end like j. The crossing should be on ruled line. Mostly arm movement watch the slant. Write each word without lifting the pen. Keep your eye on the slant. Work up your movement exercises each day. Use a rather quick motion for making loops below the ruled line. Get light strokes. See that loops are not brought too far to left, but straight on main slant. Keep that steady, decided arm movement. Better go back and reread instructions and bring up yourself from the beginning.

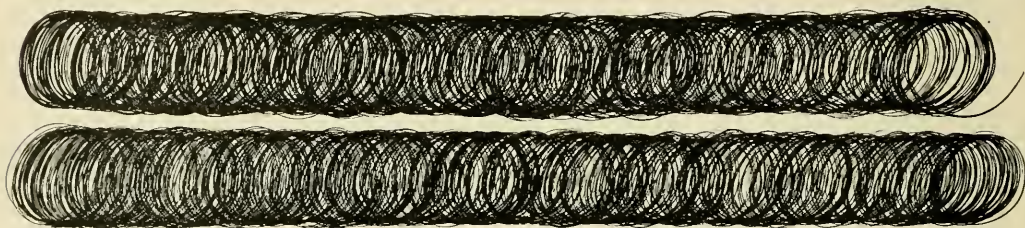


Cui Cui Cui Cui Cui Cui Cui Cui Cui Cui
vice vice vice vice vice vice vice
Dun Dun Dun Dun Dun Dun Dun Dun Dun
mace mace mace mace mace mace mace
cane cane cane cane cane cane cane

Model business writing by H. L. Darner, Penman, Blair Business College, Spokane, Wn.

*Spacing between letters should be
 wider than in letters, and between
 words wider than between letters.*

Arm movement writing by Walter Schallon, an eighth grade pupil in the public schools of Lorain, O., A. S. Gregg, supervisor of writing and drawing.



By Clara O'Neill and James Moroney, pupils, Niagara Falls, N. Y., High School, John P. Frills, assist. com'l. teacher.

Baltimore, Md., Feb. 1, 1911

*Mr E. C. Hendrix,
 Baltimore, Md.*

Dear Sir:

*You have in the following a
 set of my best business capitals:*

*J P b D E F G H I J
 K L M N O P Q R S T
 U V W X Y Z*

*Very truly yours,
 Ruth Weaver*

By Ruth Weaver, pupil, E. C. Hendrix, penman, Baltimore, Md., Business College. E. H. Norman, president.



PUBLIC SCHOOL WRITING.

By O. L. ROGERS, Supervisor of Writing, Fort Wayne, Ind., Public Schools.

SECOND GRADE.

Pupils who have been well taught in First Grade find little trouble in Second Grade, their interest and attention are easily kept and splendid results can be secured by the careful teacher.

Position, movement and materials are the same as for First Grade but the size of the writing should be reduced a little, making the minimum letters $\frac{3}{4}$ inches high.

In this grade pupils should be able to write their names legibly and the teacher should write the name of each pupil upon a piece of cardboard so that it will last well, being sure that the name slip is the size the pupil should use.

Having learned the form of the small letters, Second Grade pupils begin with the capitals, every other lesson being a review of some small letter or figure. A constant review with something new is necessary in any good course of lessons.

The daily work at this time requires much more writing as the pupils have written spelling and numbers. However this is not begun until the fourth month.

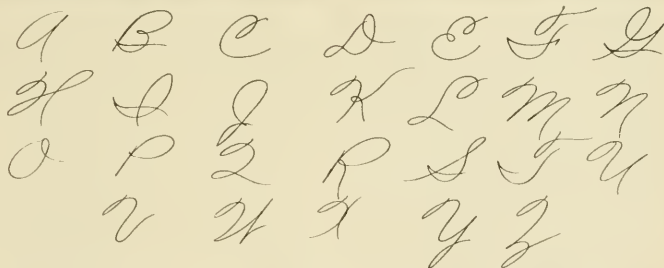
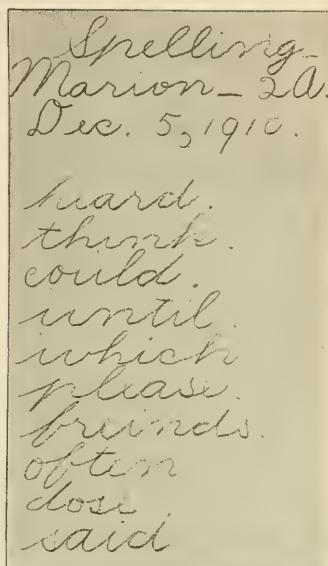
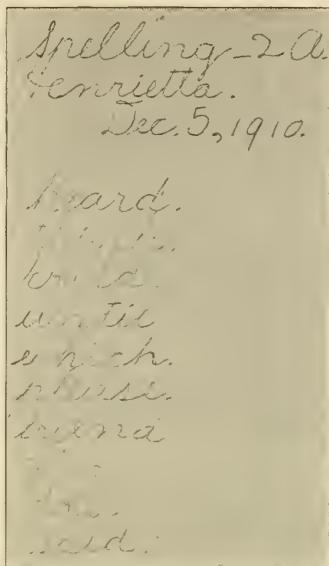
The same kind of paper should be used for daily work as for the regular writing lesson in order that the size of the writing may not be interfered with.

For best results it is imperative that the writing lesson be such that it will aid the pupil in preparing daily lessons and the daily lessons written by the pupil should be so supervised by the teacher that it also will be a writing lesson as well as a spelling or a number lesson. It is very essential that the teacher appreciate this fact, for it, more than any other one thing, helps to form a good writing habit.

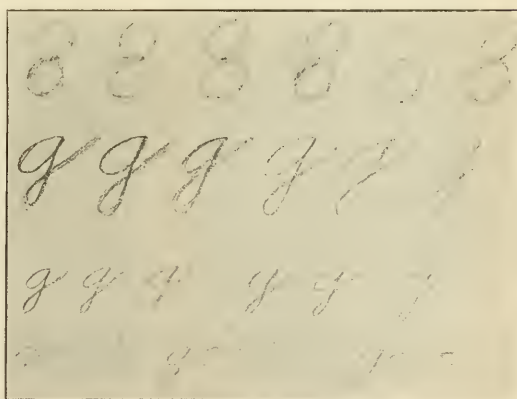
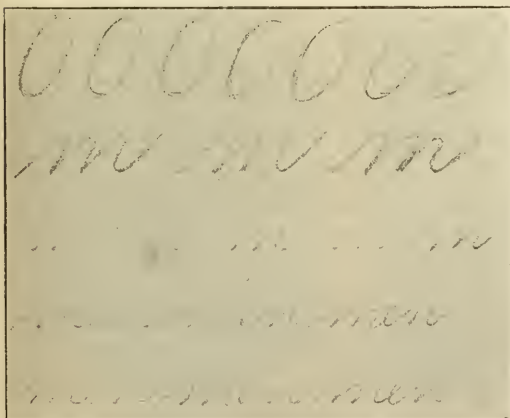
I would suggest that the better writers be given ink the last two months of the term as an incentive for good work. This will cause all members of the class to put forth more effort to improve their writing and better prepare them for third grade work where they use ink altogether.

For encouragement it is a good idea to post the best pages of each lesson or form a class of the best writers, having them stand and hold their pages where all can see. The good teacher soon reduces the poor writers to a small number by making her writing lesson interesting.

The accompanying specimens are from second year pupils, considerably reduced in engraving.



By Harold Stockwell, pupil, F. E. Mitchell, coml. teacher, Rutland, Vt., High School.



The four halftone plates above accompany Mr. Rogers' article on Public School Writing. Reduced nearly one-half in photographing.



EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

THE LAST ARTICLE

WRITTEN BY L. MADARASZ
ABOUT DEC. 1, 1910.

[No title had been given it but it is a most thoughtful contribution on environment and character and deserves careful consideration—Editor.]

Were you born to poverty or to wealth, to the great middle-class life or in a slum? Of a father rejoicing in wealth of health and cleanliness of true manhood, or of a father poisoned with disease and inoculated with the drink bug? Was your mother the sweet, wholesome, pure-minded woman we oft times picture in dreams, loving your father as she loved her life? Or was she one of the world's unfortunates, bedizened, painted, a miserable faded wretch, living in sin and squalor?

Have you been given every chance that culture and nurture could give? Or were you starved and neglected, kicked and cuffed, allowed to herd with the street gamins, and at an age when you should have been tucked into a comfortable bed by loving hands, taught to pray, and prayed for? Were you forced into the street to peddle chewing gum, matches and papers, seeing obscenity, and imbibing profanity so it became your native tongue—hated and bitterness toward those better off than you absorbing your mind and moulding your soul? If the one, have you remembered to thank God that he has been so kind to you? If the other, have you not cursed the author of your being for making you as he did causing you to be born where he did and of parentage degraded?

Have you given it a thought that if you had been born a Piute you would ever have been anything else than a Piute with the mind of a Piute?

Or that if you had been born a slum child, you would have been anything but a slum child with its dwarfed thoughts and harassed soul? Can you not see that your children's children, sinking under the appalling weight of an unequal chance will be anything better than those now below the poverty lines and anything better than gamins?

With schools, good society and churches surrounding you, with love encircling you and "noblesse oblige" to hold you up, is it still all you can do to live soberly, cleanly and upright?

Why, then, this cold pride of spirit that makes you draw close about you your coat or skirts of superiority for fear you touch what is unclean and unseemly?

Is not the bigger part of what you are purely an accident? Or, if not pure accident, then attributable, nine times out of ten, to conditions lying wholly outside yourself? Then, if only a tenth of what you are is due to what you have made of yourself, why do you hate those who had more of a chance than you, or feel yourself superior to those who have less?

Are you going through life surrounded by these nine-tenths differences in condition wholly unconcerned by them? Is it no concern to you that the boy down street has not the opportunity to be a Right man that your boy has, or that the daughter of your neighbor is working in a department store for a wage that does not feed her properly, let alone buy the fineries you see her wearing, while your daughter sets the pace in dress for that unfortunate girl to follow? Do you expect the girl down the street to be and remain an "All Right" girl under the conditions hedging her? Do these things mean nothing to you?

Why do you laugh at the dreams and vagaries of the visionaries who are hunting the solution to the riddle of inequality? They are at least trying to solve the problem. Have you? Equal conditions are not obtainable, how about equity? Are you manfully striving for equity for mankind. Or are you only accepting it for yourself with a chuckle?

PARTIAL CONTENTS

For the Professional Edition of
the Business Educator for
May, 1911.

REPORT OF THE E. C. T. A. CONVENTION.

ACCOUNTANCY, C. C. Jones, Dunkirk, N. Y.

BUSINESS ENGLISH, Louis J. Magen, Eastman College, Poughkeepsie, N. Y.

ARITHMETIC, J. H. Minick, Eastman College, Poughkeepsie, N. Y.

SALESMANSHIP, Harlan Eugene Read, Peoria, Ill.

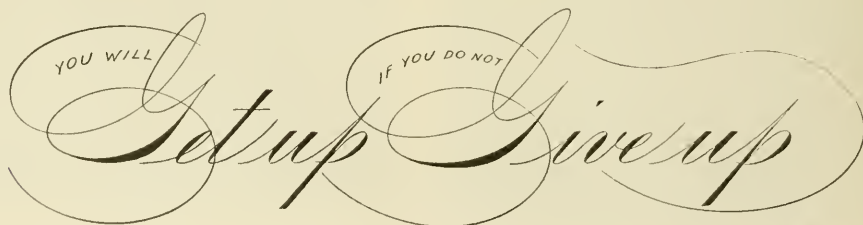
COMMERCIAL LAW, Frederick Juchhoff, Chicago, Ill.

THE CONDUCT OF BUSINESS, M. W. Cassmore, Seattle, Wn.

CONVENTION REPORTS

CONVENTION ANNOUNCEMENTS, ETC.

NEWS ITEMS, CATALOG NOTICES, ETC.



By the Editor who seems to know no let up even though he does not "get up" as far as he would like in penmanship.



REPORT OF THE BRIDGEPORT, CONN., CONVENTION OF THE Eastern Commercial Teachers' Association

High School, April 13, 14, 15, 1911, by F. E. Lakey, Boston, Mass.

ALBANY, N. Y., PLACE OF NEXT MEETING

An official report of the meeting, containing all papers and speeches, will be published free for all members. Better send on your \$1.00 for membership if you are not now on the roll.

The Fourteenth Annual Convention held in Bridgeport, Conn., April 13, 14, 15, opened with every favorable condition possible; automobiles took the early arrivals for a memorable drive through the city. Over sixty new members had paid dues before the 13th and when President Huntsinger called on the opening day for the report of the Membership Committee, the number had risen to 116. The railway certificates reached nearly the required amount. The weather could not have been better. Hundreds of signs, "Welcome E. C. T. A." were to be found everywhere, the platform of the high school building was decorated with palms and plants and President Huntsinger never lacked for evidence of large and tangible results to show for his months of hard work. The Executive Committee has been very efficient and hard working while the Local Committee secured over \$700 toward the expenses of the Convention. The State Teachers' Association voted \$100 toward the Convention and the local newspapers were lavish in the use of cuts and space.

Mayor Edward T. Buckingham offered the keys of a city where practically everything is made and made well. He referred to the days when "teacher said so" was above every law and congratulated the teachers on the opportunity to lay the foundation of character, always an element of success in the life of every boy and

girl. He closed with an appropriate quotation from James Whitcomb Riley.

The Convention was singly honored by the reading in person of poetic greetings by the noted author, Fannie Crosby, who has attained the remarkable age of 91. She is the author of many religious hymns, as "Rescue the Perishing," "Saved by Grace," etc.

Principal Calvin O. Althouse, of the Commercial High School, Philadelphia, made a happy and pleasing response.

The address of President Huntsinger urged the teachers to make the meeting efficient, co-operative, professional and dignified. "Our work is very important in the business economy of the country because we wake up the young people to the possibilities of their future. The effective teacher has more than book learning. He has the power to inspire his pupils. Successful teachers are happy teachers. He who can raise the sag end of the class highest is the best instructor. We serve our best interests by advising parents to keep immature pupils in the public schools long enough to establish a sound basic education before coming to us. It is unfair to the pupil and unjust to the business man to send a pupil into the office before he is capable of holding a reasonably difficult position. We teachers are qualifying young people to fight the battle of life rather than to build bank accounts.

President Huntsinger was followed by Mr. Charles D. Hine, of the State Board of Education, of Connecticut, who emphasized the idea that the central thought of school work should be activity which leads to work. Laboratory methods are most useful. The surgeon is not more cultured than the bookkeeper or the pattern maker. His topic was "Preparation for Business Education."

Dr. George T. Surface, of Yale University, spoke on Commercial Geography, which, next to English, should be given a place in the curriculum of commercial schools, especially business schools because it opens a view to the business world, shows the origin and development of industry, also business methods. Credit is due the high school for first discovering the cultural value of the subject.

The last speaker was Mr. John A. Crawford, of the Merchants' and Bankers' School, New York City, who discussed "Business English in Commercial Schools." He divides English into Grammar, Punctuation, Correspondence and Final. A rigid requirement is the one to pass in English before being allowed to take the final examination in Stenography. Foreigners are much better drilled in grammar than Americans. We do not "see the use." We need English more in commercial school than any where else in the world.

President Huntsinger appointed the following committees:

Membership—T. J. Risinger, Utica; N. B. Stone, New Haven; E. E. Childs, Providence; G. G. Zeth, Altoona, Pa.; D. A. Casey, Albany; W. H. Scott, Providence.



E. M. HUNTSINGER, Pres., 1911,
Hartford.



F. E. LAKEY, Gen. Secy.,
Boston.



L. B. MATTHIAS, Treas.,
Bridgeport.



Resolution—H. G. Healey, New York; C. W. Stowell, Providence; J. J. Egan, Hoboken; Dr. John Forbes, Rochester.

Nominating—T. B. Stowell, Providence; F. L. Marks, Brooklyn; John B. Champion, Phila.; H. C. Colton, Brookline, Mass.; Mrs. Winner, New Haven; A. J. Meredith, Salem, Mass.; L. A. Waugh, Pittsfield, Mass.

An informal reception under the direction of the Ladies' Reception Committee in the evening proved very enjoyable. In addition to vocal and instrumental music Prof. John Wetzel, of Yale University, furnished enjoyable entertainment in the form of readings.

At the close a delightful lunch was tendered the members by the Underwood Typewriter Company.

The Friday program opened with a demonstration on the blackboard of flourishing by Mr. A. H. Hinman, of Lynn. It was a rare treat.

James Scott Hall, of the Central High School, Philadelphia, followed with an able discussion of Business English—a requisite adjunct to stenography. Next followed Mr. W. E. Weafer, of the Central High School, Buffalo, whose humorous methods of presenting "Shorthand from Beginning to Dictation" did not cover many really excellent suggestions. Mr. Weafer has had much successful experience as a railroad man and hence his paper had a business ring.

"Bookkeeping from the Business School Viewpoint," by Mr. A. F. Wallace, Beckers Business College, Worcester. The subject should be taught as used in real life. The Laboratory Plan of Germany with its Model Counting House. The trend is toward uniformity in methods and standards. Text books must be different from the public schools since different work must be done.

Mr. Henry White Patten, of the Central High School, Philadelphia, read a paper on the High School Viewpoint of Penmanship," Condi-

tions are difficult. Writing should be one of the three R's. Supervision in grammar grades is necessary. Interest and enthusiasm are absolutely essential.

In the afternoon Mr. J. H. Minick, of the Eastman College, Poughkeepsie, delivered a vigorous talk on "Arithmetic for the Business Office." He emphasized the idea of synthesis and analysis, strong in the fundamental processes.

Miss Emma B. Dearborn, High School, Meriden, Conn., treated "Essentials of Success in Typewriting." This paper left the beaten track and treated the subject from the psychological standpoint so clearly and ably that it is well worth the membership fees to secure it in the printed report.

As a balance to the morning paper, "Bookkeeping from the High School Viewpoint," by Mr. Charles C. Jones, High School, Dunkirk, N. Y., held close attention. The difference in the two classes of schools, working under different conditions was clearly brought out. The longer time makes a broader training possible.

A unique and helpful presentation of a "Practical Spelling and Word Exercise," by Mr. S. C. Williams, contained much original and valuable matter.

Mr. Clyde H. Marshall, New York City, closed with "The Mastery of Shorthand." He favors the vertical style of shorthand penmanship. He claimed faster reading, more accurate reading and close groups with maximum of speed and endurance.

Over 300 sat down to the banquet although the cost was two dollars. Toastmaster J. E. Gill was at his best, and there are none better. The speakers included Governor Baldwin,

Mayor Buckingham, T. B. Stowell, of Providence and James Kimball, of New York. Mr. Stowell was introduced as the Abraham Lincoln, of commercial education. His response was a masterpiece, a reply probably the best ever made at a banquet. The other gentlemen were excellent balances, dignified, cordial and humorous.

Saturday morning saw the large attendance maintained. The papers were: "Spelling—High School View Point," Mr. J. A. Biggs, Jersey City; "Bookkeeping—How To Keep Track of Progress," Mr. R. G. Laird, High School of Commerce, Boston; "Special Methods in Teaching Arithmetic," Mr. E. E. Kent, High School, Springfield, Mass.; "Penmanship as Taught in Business Schools," Mr. S. E. Bartow, Albany Business College, Albany, N. Y.; "Beginnings of the Commercial School," Mr. C. G. Reigner, Strayer's Business College, Philadelphia. These papers were fully abreast of the high standard maintained but space forbids discussion. Every person on the program, save Mr. William Allan Dyer, who was in Cuba, read his paper. The convention photograph was then taken.

At the Business meeting, the treasurer reported the balance of last year as \$396.55, receipts from advertising \$707, leaving a balance of \$541.14 with all bills paid, thus ensuring the printing of the papers read.

The new members elected numbered 211, against 150 a year ago, which was a record breaker. The announcement received warm applause.

The committee on Resolution made their report. The following motion by Mr. C. O. Althouse was the unanimous opinion of all present "It is a privilege indeed to express in language admittedly inadequate the high sense of appreciation of every delegate to this convention for the



F. G. NICHOLS, Ex. Board,
Albany.



CALVIN O. ALTHOUSE, Pres., 1912,
Philadelphia.



E. H. ELDRIDGE, Ex. Board,
Boston.



unusual, remarkable and highly instructive exhibition of penmanship, for the unremitting work and excellent results attained by the committee in charge, and for the inspiration which has undoubtedly come to each of us in having been permitted to view so unique a collection."

Invitations were read from New York University, Albany, Syracuse, Spokane and Packard School, New York. The vote stood 57 for Albany and 41 for Syracuse.

Mr. T. B. Stowell moved an amendment, to take effect after 1912, that invitations be sent to the executive committee for action.

The new officers are: President, Calvin O. Althause, Phila; 1st V. P., John E. Gill, Trenton; 2nd V. P., Nathan B. Stone, New Haven; 3rd V. P., Mrs. Caroline B. Stephen, Washington; Sec., F. E. Lakey, Boston; 1st Asst. Sec., Emma B. Dearborn, Meriden; 2nd Asst. Sec., H. Isabel Hawke, Montreal; Treas., L. B. Matthias, Bridgeport; Asst. Treas., Mrs. L. B. Matthias, Bridgeport; Executive Committee for three years, D. A. McMillin, Phila; J. E. Fuller, Wilmington; for one year, E. H. Fisher, Somerville, Mass.

Miss Rose Fritz gave an exhibition of her wonderful speed, answering questions in one test and adding figures during another.

From all points of view, save the entire absence of discussion of papers, the convention reached high water mark. All the records of previous years were surpassed, and President Huntsinger laid down the gavel, a tired, happy and proud man. To him and to the Executive Committee too much praise cannot be given. The Convention was the best in the history of the Association.

THE SUPERVISORS' MEETING

Some fifty of the Special Teachers and Supervisors of Writing of the Eastern states held a round-table meeting Saturday morning, which proved to be interesting, helpful and genial. Your editor arrived too late to hear all of the discussions, and failed to secure a report of the meeting, which is to be regretted. The discussions we found to be free from rancor, and while opinions did not differ widely they did not always agree. The teacher who attended these meetings and got nothing is uncommonly dull or unduly prejudiced and self opinionated. Let there be more such meetings.

THE PENMANSHIP EXHIBIT

The exhibit of penmanship at the E. C. T. A. Convention was an exceptional treat to all lovers of good penmanship. The committee in charge, mainly through the efforts of President Huntsinger, W. H. Packard and George K. Post, secured and displayed a wonderful variety of skill and beauty from the past and present masters of the pen art. For the first time could be seen the work of the principal penmen of this country of the past century. And one of the things noticed was that penmen of today and of the recent past are quite as skillful as any who have ever lived, if indeed they are not more skillful.

Of course the style of penmanship has changed greatly in the past fifty years; but the quality of skill has in no way diminished.

WELCOME BY MISS FANNIE CROSBY

(BLIND AUTHOR 91 YEARS OLD. READ AT BRIDGEPORT CONVENTION, APRIL 13, '11)

Hail, kindred hearts, these few unrhymed words:
From North and South, from East and West you come.
From sister states where hallowed memories cling
And Education rears her stately halls that all may enter
With firm resolve and strength of purpose that can never fail,
O'erleap the barriers towering in their path and scale
The heights that once they feared to climb.

Hail, kindred hearts! On this eventful day
Immortal Genius lifts her classic brow
And on this grand convention proudly smiles.
Preceptors from your famed Commercial Schools,
Your bright array of genius and of art to her belong.
She claimed you at your birth and held you captive by her magic power.
She dipped your quills in castilian springs.
Then with impetuous speed, encouraged, bold,
You soared afar like eagles to the sun:
You gained the summit that she bade you reach,
Upon its highest pinnacle you stand and with ecstatic joy your laurels wave.

Friends, welcome to our city's dear retreats.
Your genial presence honors her today.
Her hands extend and greet you one and all.
Her Seaside waves a cordial welcome sing,
Her Bearseley Park responsive joins the song,
Her Mountain Grove, with noiseless calm and still,
Among the shadows of the budding trees no choral sings.
But let a cloudless being, Death her message brings
And hides it like a pearl of priceless worth.

Hail, kindred hearts! May this convention prove
The best, the most successful that we e'er have known.
Stay while you can we ask in Friendship's name,
And in conclusion this our joint refrain
That we, as now, e'er long may meet again.

THE EXHIBITS

The leading Commercial Book Companies, Typewriting Companies, Pen and Pencil Companies, etc., were well represented in their numerous exhibits at the convention of the E. C. T. A. The booths were tastefully and appropriately decorated.

At a meeting of the Convention Exhibitors Association held at Bridgeport, Conn., April 14, 1911, steps were taken looking to the mutual protection of credits.



C. B. POST, Ex. Board,
Worcester.



F. A. TIBBETTS, Ex. Board,
Jersey City.



S. E. BARTOW,
Albany.



DEPARTMENT OF
Commercial High School Work
 RAYMOND G. LAIRD,
 High School of Commerce, Boston, Mass.

ART WORK IN THE COMMERCIAL COURSE.

LYMAN G. SMITH, BOSTON HIGH SCHOOL OF COMMERCE.

A great defect in the commercial schools and colleges of our country has been their neglect of real educative aim. If we accept the recently advanced definition of education as a closer adaptation of the individual to his environment, we can see at once that a purely vocational aim, so-called, does not give a pupil a close fit to his surroundings. In fact, any too narrow training adapts him to only one phase of his daily contact with life, and will give him little understanding of human nature, or power to become himself a useful social element, a competent leader in some of his activities, and an efficient follower along other lines of endeavor.

It is true that too much versatility in our educational product raises a presumption of lack of efficiency. Yet, nowhere more than in business must a man or woman be ever alert, ready to act on initiative, and able to travel untried paths. "A little of everything as well as everything of something," is just as essential a part of the equipment for the busi-

ness man, as it is for any other profession. A broad education gives him confidence and courage, and a reasonable hope of success, where ignorance often plunges its victim into disaster, or robs him of enterprise and oppresses him with timidity.

On the other hand, common sense is at last giving us a clearer view of the great mass of educational rubbish which needs cleaning from our college garrets and from our school cellars. An inspiring tradition has chained us down with much time consuming and relatively unprofitable matter and method, which have at last drawn upon an inevitable storm of criticism upon our over-conservative institutions. While a sincere effort is being made for readjustment, we must not forget to survey objectively the elements in education which have been always of undisputed value, and to retain them in our remodelled plans of study. Of course, vocational work will take a very generous proportion of time in such a program, but the whole course can be made really educative by teaching all subjects with aims and methods which are both vocational and educative.

Among the subjects usually absent from commercial programs is that of drawing. This is partly due to feeling that business students will not need that kind of culture which the study of art affords, but more especially is it omitted because of a failure to recognize the commercial value of a knowledge of drawing and because the content and aim of commercial art have been as yet too vaguely dis-

cerned. It is certainly a sordid view of life which does not grant to a business man or woman as keen an enjoyment of beauty in design or harmonious color, or as great pleasure in viewing masterpieces of painting or sculpture as we consider necessary for graduates of other institutions of equal grade. Art has been such an important element in the happiness of all nations in all ages that we cannot afford to withhold it from any educational course.

We listen with respect to the man who says: "All very fine but——." Yes, we know we haven't the time, *but* it can be well spared for drawing instruction with a vocational aim. This object is not yet clearly defined, but there are certain things which are very evidently essential. Pupils who have already learned to express their ideas in writing with a lead pencil, will increase their usefulness if they acquire some ability through practice in drawing with the same tool. Any business man has a new power of expression if he has learned to make a good freehand sketch of some article of apparel, shoe, collar, buckle, apron, or other object which he wishes to have produced, can furnish his architect with a definite expression of his requirements in a new building or piece of machinery, and can read technical drawings prepared by them. If he can, moreover, recognize quickly the beauty of a textile design, the graceful curves of a hand carved chair, or the harmonious tones of an antique carpet, he will at the same time be in sympathy with the taste of the best element of his customers, will enhance the reputation of the business concern with which he is connected, and will himself become a more promising candidate for advancement. Good judgment on art questions is a valuable business asset. The best way to acquire this judgment is to learn to use the tools of art, and to get some



D. A. McMILLAN, Ex. Board,
Philadelphia.



E. H. FISHER, Ex. Board,
Somerville.



J. E. FULLER, Ex. Board,
Wilmington.



practice in producing works of beauty.

The lead pencil, or even colored crayon, are but limited means of expression, and the student must learn to use color with the brush, and to handle the pen for drawing as well as for writing. With these tools he can define his work more clearly, and can learn to prepare drawings for the photo-engraver; more especially can he be taught how to letter, and to design and elaborate business forms and advertisements. In addition, he may learn that a great variety of means will be offered for working out his ideas in clay, wood, metal, or glass. In an industrial school, the student learns something of the good influence of production upon the maker of the article; in the commercial school he may learn the responsibility placed upon those by whom art works are distributed. The dealer can do much to shape public taste to create demand for the beautiful or for the ugly; and to direct popular fancy. The art instructor in every commercial school should exert a moral influence, and might make his subject one of the best means of awakening in hopeful, earnest, and loyal boys and girls, many ideals to guide the youth of today, and to lay the foundation for a more thoughtful, saner and happier morality, a love for industrious occupation, and a joy in accomplishment. It would certainly seem to be a desirable element in a commercial course of study on these grounds. If in addition, its concrete character makes drawing an avenue of approach to geometry and abstract mathematics, it is capable of yielding an extra harvest of good fruit.

A German newspaper * gives as the first of twenty-six rules for the master workman, "In addition to your handwork, learn before everything, arithmetic and drawing." Three more of these rules emphasize drawing. Industry and commerce are closely associated, and we do not believe that drawing can be ignored in the commercial course without an appreciable loss.

Note. * "Ausser deinem Handwerk lerne vor allem rechnen und zeichnen. Wenn du nicht zeichnen kannst, wirst du auch keine Zeichnung richtig verstehen, dann bist du von der Hilfe anderer abhängig, und passt nicht in die heutige Zeit. Rechnen hat fur die Kulturentwicklung der Volker die gleiche Bedeutung wie das Schreiben, etc., etc."

THE NATIONAL PRIVATE COMMERCIAL SCHOOL MANAGERS' ASSOCIATION

IMPROVEMENT BY CO-OPERATION

CONDUCTED BY

ALMON F. GATES, Waterloo, Iowa, Field Secretary

I hope that many of the members will find it possible to attend the coming meeting at Des Moines, May 17 and 18, and remain over for the meeting of the Central Association which convenes Thursday evening, May 18, and continues through the two following days.

I will have some thing of interest to report and will be prepared to take orders for supplies for September delivery. We are going to save you some money if you will help by co-operation.

AN IDEAL COURSE OF STUDY.

The following course of study has been submitted at my solicitation by one of our most prominent and progressive members. I withhold the name because I realize no matter what kind of course of study is offered, there will be criticism and unscrupulous competitors would make use of the opportunity to injure the author of this course of study. The course, however, impresses me as worthy of consideration. That is the reason that I am offering it in full in this issue. It has many things to commend it to our attention. It is an attempt to classify and systematize the work of the business college, which in so many instances is extremely chaotic.

I shall be glad to receive communications concerning this course, whether complimentary or otherwise, and will either answer them myself or turn them over to the author of the course for his consideration and reply.

Hoping that this will interest many private school managers, I am pleased to submit this, in my judgment, a course of study worth striving to establish.

Synopsis of Commercial Course.

The following is arranged on the supposition that the actual attendance of a student for one year is eleven full months and taking into consideration the work that a well qualified, industrious student will do during the time.

Divide the year into four terms or periods as follows:

- First: 3 months.
- Second: 3 months.
- Third: 3 months.
- Fourth: 2 months.

First Term or Period. (3 months.)

(a) The first term should enable the student to get correct position and movement with a good foundation for a neat, legible and rapid hand writing.

(b) He should become rapid and accurate in addition and multiplication.

(c) There should be daily drills in all general calculations including percentage, interest and discount.

(d) The student should be able to make in a reasonable time, neat and accurate bills containing ten or more items of all staple goods involving the most difficult figuring in all lines.

(e) Special attention should be given to English and business correspondence. The student should be able to write a clean, correctly arranged and punctuated business letter. Sufficient exercises should be given to attain this important result.

(f) Ample drills should be given in writing up Bills of Lading, Notes, Drafts and Checks with the study of their use.

(g) Copying and filing letters should have close attention in this period.

(h) The student should become thoroughly proficient in the definition, the object, the methods of treatment and the results of all manner of accounts and write up sufficient exercises connected with the accounts so as to clearly demonstrate his understanding of each and show his ability to make accurate and proper account records. In this connection, special attention should be given, not only to all the general accounts of Merchandise and Manufacturing, but also to those of Single Proprietors, Partners and Corporations.

(i) Much attention should be given to Trading, Loss & Gain and Financial statements of Trading and Manufacturing concerns.

The leading test of proficiency in this department should be on penmanship, billing and correspondence as the other work can be of little value if these are weak.

Second Term or Period. (3 months.)

(a) The Penmanship, Billing, Correspondence and the General work of the first period should be continued in more advanced form so as to secure a high degree of proficiency along these lines.

(b) Commercial Law should be commenced in this period, special attention being given to commercial paper and contracts.

(c) Equation of payments, averaging accounts and partnership settlements should be treated quite thoroughly.

(d) Drills on making entries on books of original entry, journal, sales book, the purchase register, should be given until the student is thoroughly proficient.

(e) Posting, making Trial Balances, Trading, Loss & Gain and Financial Statements on books of single proprietor, for two or three months, posting all items on first month and then using three column cash book for two or more months' work. Statements and closing to be made at the end of every month.

(Note: In the above by the term "months" I refer to what are usually known as "sets.")

(f) A number of accounting exercises on single proprietorship should be given at the close of this period that the student may be thoroughly drilled in making statements under all conditions.

Third Term or Period (3 months)

(a) Commercial Law completed.

(b) Business Building and Salesmanship introduced.

(c) Bookkeeping and Accounting relating to Partnership with special books, Accounts Receivable and Accounts Payable separate and Controlling accounts on the General Ledger.

(d) Accounting Exercises on Partnership.

(e) Bookkeeping and Accounting relating to Corporations with special books.

(f) Accounting exercises on Corporations and Manufacturing.

Fourth Term or Period (2 months)

(a) Business Building and Salesmanship completed.

(b) Advertising.

(c) Banking.

(d) Accounting exercises, comprising Statements of Affairs, Administrators, Executors, Trustees, Assignees, Bankruptcy, Partnership adjustments, Corporation accounts, Analysis of Trial Balances and statements of Public service corporations and Financial institutions and municipal accounting.

(Continued on page 25.)

B. E. ON SUPPLY LIST.

Kankakee, Illinois, March 25, 1911.
Zaner & Bloser, Columbus, Ohio.
Gentlemen:

"Do I want the Journal again for another year? You just bet I do, and as long as I continue in the business college work. I am sorry I cannot convince more teachers that 'ours is the best' and no other publication has that good, solid, substantial matter that it contains.

"Next year I am going to put THE BUSINESS EDUCATOR on my list of supplies and every student in my school must take it and use the same in his work, both in school and out.

"Thanking you for reminding me of the expiration of my subscription, and enclosing a one dollar bill for another year, I am,

Most sincerely,
N. L. RICHMOND."

CLUB CHAT

A splendid list of subscriptions, all for the Professional Edition, is hereby acknowledged from Mr. G. C. Kreighbaum, penman in the Cleary Business College, Ypsilanti, Michigan. Mr. Kreighbaum is a fine penman, an enthusiastic teacher, and gets the right kind of results.

A list of twenty-five subscriptions came to hand the first day of April from the National Business College of Roanoke, Va. This is a good list of subscriptions at this time of the year and was one of the most pleasant April foos we experienced this year. Mr. M. A. Smythe, the penman, writes an exceptionally fine hand, both business and ornamental, and is a splendid teacher of penmanship.

A very good list of subscriptions is at hand from Mr. C. A. Bricker, penman in the Mt. Pleasant, Pa., High School. Mr. Bricker seems to be every enthusiastic in penmanship, and we expect to see some good writers developed by him. At the present writing we are also issuing Certificates to some of his pupils.

A very good list of subscriptions has just been received from Mr. A. F. Day, Director Department of Commerce, Hutchinson, Kansas, High School. Mr. Day has been favoring THE BUSINESS EDUCATOR with subscriptions for some time, and we presume he finds the journal of much value in his penmanship classes.

An excellent little booklet advertising the Northwestern Business College, Chicago, Ill., J. F. Fish, Principal, and E. M. Heistand, Secretary, is at hand. It is well printed and illustrated, and is a modest presentation of that excellent school. The color harmony is first class, which cannot be said of much modern advertising. And the text is to the point and truthful.

TEACHERS SWAP PLACES.

Mr. A. M. Wonnell, of the Woodward High School, Cincinnati, O., goes back to the Ferris Institute, Big Rapids, Mich., where he taught some years ago, and his successor, Mr. J. A. Snyder, of the Ferris Institute, takes Mr. Wonnell's place in Cincinnati. This means that two of the best fellows in our profession changed places, and that both schools lose good men and secure good ones in their turn.



ARITHMETIC

J. H. MINICK,

Eastman College, Poughkeepsie, N. Y.

TEACHING RAPID SUBTRACTION.

If the student has been thoroughly drilled in rapid addition as outlined in the second and third articles of this series, comparatively little drill will enable him to make rapid subtractions.

Continued subtraction affords excellent mental drill for rapid work. The teacher may begin with any number and have some member of the class subtract by 2's to 0 or 1. Thus, he may begin with 50 and have the student subtract rapidly by 2's to 0; as, 50, 48, 46, 44, 42, 40, 38, 36, etc., to 0. Or an odd number may be named as 47 from which to subtract by 2's. Thus, 47, 45, 43, 41, 39, 37, 35, 33, 31, etc., to 1. In the same manner the other digits may be subtracted: the teacher first naming the number from which the continued subtraction is to be made and the student subtracting rapidly and continuously the digit named. When an error is made at any point, the teacher may call on some other student to take up the exercise at that point and so continue the subtraction to its limit. This is an interesting exercise and trains the student to think quickly. It can be used to advantage to afford opportunity for resting the eyes of the students after a few minutes of close drill upon such blackboard exercises as shall now be considered.

Reading the Differences Between Numbers.

A fine drill in subtraction is to practice reading rapidly the differences between numbers that have been arranged upon the board as illustrated in the following:

(1)							
15	20	19	32	27	18	23	31
0	12	14	11	14	12	12	13

(2)							
26	17	38	25	36	29	14	28
14	8	13	11	12	15	16	17

The teacher should prepare a number of rows of such exercises as are here shown, and then moving the pointer rapidly from left to right drill the class on reading the differences quickly; thus, 6, 8, 5, 21, 13, 6, 11, 18, etc. The teacher may, of course, move the pointer in any direction. The object is to acquire speed and accuracy, and any device that will tend to hasten the desired result, is to be commended. In preparing these exercises, the teacher should be guided by his own common sense. The grade of exercises must depend for the most part upon the knowledge and ability of the class. This is true in general of all exercises, and should be kept in mind by the teacher. The first drill exercise in subtraction should contain, perhaps, no number higher than 25 in the minuend. Larger numbers should be employed as quickly as the capability of the class will permit, until any number up to a hundred or more may be chosen for the minuend.

Naming Complements of Numbers.

To tell the difference between certain given numbers and the unit of the next higher order is another valuable exercise. This may be called

"giving the complements of numbers." Thus, the complement of 4 is 6, of 7 is 3; of 10 is 90; of 17 is 83; of 89 is 11; of 875 is 125; etc. The teacher should place upon the board several rows of figures consisting of numbers below and above ten, intermingled, and also a few numbers below a thousand; and as he points to the numbers, have the students name the complements. Or if the eyes of the students need rest, the teacher may make the exercise wholly oral by asking the class or individual members of the class, to give quickly the complements as he names the numbers.

The practical value of this exercise is readily seen; for the complement of any number under 10, is the change that should be given to a customer for a dime to pay for a bill costing less than ten cents; and the complement of any number over 10 and less than a 100, is the change that should be given to a customer who gives a dollar to pay for a bill costing between ten cents and a dollar.

Telling the Change.

The teacher may give valuable drills by placing upon the board several columns of figures representing sums of money less than two dollars; and pointing to these ask how much change should be given back if a 2-dollar bill were given to pay for an article costing the sums indicated. For another exercise other columns consisting of sums indicating various amounts in cents and in both dollars and cents should be prepared and the students be required to name quickly the difference between each of these sums and five dollars and so with ten dollars; etc. This is a valuable exercise, as it gives the student practice in quickly finding the exact change for paper currency of the ordinary denominations.

Subtraction by Addition.

Another valuable exercise for drill is to place in rows the sums of two numbers with only one of each two numbers being given; the members of the class being required to tell quickly the missing numbers. The exercise should be arranged as illustrated in the following:

(1)							
14	36	25	18	41	27	32	21
27	48	42	34	50	43	50	37

(2)							
23	19	13	26	33	22	41	25
41	25	32	40	44	35	60	48

The teacher should place a convenient number of rows upon the board similar to the ones in (1) and (2); and drill the students upon them until they are able to read quickly the missing numbers in each row. The end of the pointer should be placed at the sums so that the student can glance readily at the given numbers and so be able to read quickly the numbers that must be added to the given numbers to make the given sums. If the rows are arranged as indicated, it will be easy to drill the student in four directions so that there can be no chance to remember the omitted numbers. Each missing number must be determined almost instantly by a glance at the sum and the given number. It should be a mental operation performed almost instantly, and not an act of the memory.



As will be seen the last exercise may be called a modification of the exercise in telling the change. It may be called subtraction by addition; for it may be easier to the average student to tell how much must be added to 14 to make 27, than to think of the result of 27 minus 14. To the writer's mind in an exercise with the sum and one of the two numbers given and arranged as shown above, it is easier to see how much must be added to the given number to make the sum, than to think of the difference between the sum and the given number. But by either method of mental operation, the exercise affords a splendid drill and a fine opportunity to test for speed and accuracy.

The final exercises in subtraction should consist in the student's writing from rapid dictation numbers of five, six, seven, or more figures for the minuends and as many figures or less for the subtrahends; and the teacher's testing the students for neatness in work and for speed, and accuracy in finding the remainders.

Course of Study—Continued from page 23.

SECOND YEAR

First Term or Period (3 months)

- Commercial Geography.
- Civil Government.
- English Composition, Rhetoric.
- Shorthand.
- Typewriting.

Second Term or Period (3 months)

- Commercial Geography.
- Political Economy.
- Shorthand.
- Typewriting.

Third Term or Period (3 months)

- Commerce and Finance.
- Political Economy.
- Shorthand.
- Typewriting.

Fourth Term or Period (2 months)

- Commerce and Finance.
- Office Practice Work.
- Billing and making accounting statements on machine.

One thing to commend particularly about this course of study is the desire to accomplish definite things in certain prescribed time. So many schools have no definite ideas as to what they expect to accomplish and simply run along in a haphazard manner that a definitely outlined course of study like this will be a revelation to them.

Many will say that such a course cannot be effectively worked out in this ordinary business college where students are enrolling at all times of the year. I admit that in this does complicate matters somewhat but at the same time one who wants to systematize and has a determination to do so systematic work will find that he can accomplish much more than he has any idea he can in this connection.

My first experience in business college work was away back in the 80's when I stepped into a business school as part owner and found things in a very chaotic state. The school had not been running on a regular daily program. The teachers called the classes whenever they felt like it, they went down town when they saw fit and the students did about as they pleased and little work of real merit was accomplished. It did not take long to revolutionize this condition; to establish a daily program, classes reciting on schedule time, institute a definite course of study and get things in systematic shape.

A course of this kind would not necessarily compel one student to spend just the same amount of time as another but there could still be the same opportunity for individual progress.

I shall hope that this will at least create some discussion and I trust the members will feel free to write me in regard to it.



THE CONDUCT OF BUSINESS

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BANKING.

What it seems necessary to say about banking methods, may not meet the approval of many. A bank is usually considered a very dignified institution, managed by persons of great knowledge and unimpeachable integrity. It seems a sacrilege to impute otherwise. Yet the majority of banks frequently connive in the most dishonorable transactions and their officers are often men of low standards, intellectually as well as morally.

Our banking system, being radically wrong, has a natural tendency to produce men of a low type. A bank is an institution designed for the safe keeping of funds, which are in turn loaned to suitable customers of the bank. While the bank gives no security to its depositors, it exacts the most complete security from its patrons. Furthermore, the bank seldom lends real money; it lends credit. A wisher to increase his checking account. He gives the bank his indorsed sixty day note for \$1,000. The bank, discounting at 8 per cent, will credit his account \$986 67. As his account grows by remittances from his customers, he will probably pay his note at maturity by a check on his account in favor of the bank. No money has actually changed hands. It would be possible to conduct a bank without a cent of actual coin.

A banker is usually a man of little business ability. In the transactions of his affairs, he has but to exact ample security and the result of his dealings is assured. During the period of the loan, he can do nothing to decrease or increase its value or safety.

Admitting the above statements, which many will doubt or dispute, how does a bank make money? A bank has but one source of revenue, the interest upon loans and discounts. It may receive some income from fees for exchange, but this is usually inconsiderable. The interest on the United States bonds on which its circulating bank notes are issued is another small source. There are, however, many ways in which both the bank and its officers make money. Not uncommonly we find a bank paying dividends of 20 or 30 per cent, while lending money at 6 or 7 per cent. This condition arises because of the great difference between the capitalization of the bank and the amount of its deposits. We will suppose a bank is capitalized for \$100,000, which amount is subscribed by various stockholders and is used to conduct the business. In time the bank gains large deposits. Let us say they have reached \$4,000,000, and that one-half are constantly loaned and drawing interest of at least 6 per cent. 6 per cent on \$2,000,000 is \$120,000. Allowing \$75,000 for salaries and expenses, we can declare a dividend of 45 per cent on \$100,000. Of course no dividend of this kind will be given as there will be set aside each year a definite sum as a reserve or sinking fund. When this reaches \$100,000, it is probable that the capital stock will be increased to \$200,000 or more, which will decrease the rate of dividend but not the amount. By the "book value" of bank stock is meant the par value plus the undivided profits. When our above bank had \$50,000 undivided profits the book value would be \$150 per share.

Its investment value would be determined by the ratio of its dividend to current interest rates. When money is worth 6 per cent, a stock paying 45 per cent is worth approximately $7\frac{1}{2}$ times par. If the prospects indicate a still higher future dividend, its value will be greater.

In many ways, banks often do increase their earnings. Sometimes these additional earnings increase the bank surplus, but more often they go into the pockets of the officers. It is not unusual for bank officials to demand a fee for using their influence in the furtherance of business transactions, such as the sale of property or the transfer of agencies. Instances are more than plentiful where bank officials have refused to make a loan to a corporation until they are given a number of shares of the corporation's stock. Indeed, many a corporation, recognizing this condition, has given its banking friends shares of stock, thus expediting the securing of loans. The wisdom of these strange gifts will be evident from the next paragraph.

It is becoming more and more the practice of banks to use concerted action in the suspension of loans. Some morning all borrowers find that all banks in their city are refusing all loans. Many of these borrowers have obligations to meet and cannot get their loans renewed. They lose their security which the bank gets. Our corporation above mentioned may be favored for obvious reasons.

Banks are becoming better mannered. The iron hand has donned the silken glove. The curt, gruff reception of a decade ago is gone. Bankers realize that their strength lies in big deposits. To gain them, to the general public, our banker is affability itself. He also seeks to attract business from competing banks. Some enterprising banks employ gentlemanly, suave solicitors. Their usual practice is to hire, if possible, some popular employee of a competing bank, hoping that valuable accounts will follow him. It is rare that any employee in a large bank is promoted to a cashiership, because the bank gains little by such promotion. They find it better policy to fill a vacant cashiership from another bank. One has but to read carefully newspaper notices of such changes to verify the above.

We cannot censure the bank very severely for any of these things. The bank is limited by its nature in what it may do. It cannot say, "I must have more deposits or go out of business." Yet it must get deposits without seeming to plead for them. Furthermore, the bank must keep the deposits increasing. If at any time the deposits decrease, this will influence many to withdraw their holdings. A little rumor, a mere accidental remark may start a bank run. A few years ago a young man in this city gave his landlady a check on a large local bank. She cashed it at her grocers and in due time it was returned to him marked "No Funds." He so informed the lady and she rushed wildly around the neighborhood informing everyone that such and such a bank had no money in it. By night there was a long line of anxious depositors seeking their money.

The bankers' whole success depends on getting depositors. The young man seeking employment in a bank will surely get it if he can prove an intimate acquaintance with large firms or wealthy people. The bank wants him even



if he is incompetent otherwise. Many banks employ lady tellers. The plan has given good results. Nearly all banks endeavor to employ persons of different nationalities, members of different churches and societies, so that they may reach out as widely as possible. One will find nearly if not all, foreign languages spoken in a large bank.

Now, I have said some things that may sound as if the banker were a bad citizen. He is, it is true, not unblemished but he is more sinned against than sinner. He is, at all times, subject to the wiles of the crook, against which it is impossible to protect himself. His worst foe is probably the check kiter. A has no funds of any amount. Neither has B. A however wishes to use say \$1000. He exchanges checks with B for \$1500 or similar amount. He deposits B's check, securing cash to the amount of \$1000 on it. B's check is cleared the next day and reaches B's bank, when B deposits. A's check to cover his own. The next day A's check is cleared and reached his own bank. He must then deposit \$1000, which if luck has favored him, he has by this time secured and thus repays the original \$1000 in currency he has been using. The bank has furnished him without security and without charge the use of \$1000. The bank cannot do anything about it except to grieve—and perhaps ask him to take his account elsewhere.

It is not unusual for valueless security to be offered the bank in application for loans. A man may write a contract purporting to sell his house and indicate certain payments made and others to fall due. He offers this to the bank as security. On its face it looks all right, yet there may be no such house or any such sale. The signature will not be forgeries, for the signers do not exist. Unless the loan is made, it will be difficult to punish the contract holder.

There are usually on a large bank's books several accounts that are there solely for the purpose of robbing the bank. There are bank robbers who work with a check book instead of drills and sismo. He must be on his guard constantly, but all too frequently the bank loses.

So while trying to be courteous and accommodating, yet remembering that all mankind are rascals, it is little wonder that our banker develops faults. His advice on any matter is usually negative. When he tells you not to do a thing, he assumes no responsibility.

In choosing a bank, you might about as well take the nearest one. There will always come times when you will wish you had selected otherwise.

Bryant & Stratton Graduation Exercises and Alumni Banquet, of the 46th class, Louisville, Ky., Tuesday evening, February 21st, 1911, is the title of a good sized booklet beautifully covered, printed and illustrated, containing the portraits of the speakers, proprietors of the school, school room scenes, etc. It also contains a portrait of the guest of honor and principal speaker, Wm. Jennings Bryan, who delivered one of his notable addresses entitled, "The Signs of the Times." No better piece of advertising has been received at this office for some time.

We received an express package containing specimens from the Merchants' and Bankers' School, Newark, N. J., A. W. H. Konish, teacher. The specimens represented the every-day work of the night and day pupils. It is very free and shows that much interest is being taken. A number of Certificates are being granted to these pupils. They expect to carry off many more Certificates. The proprietor and teachers of this institution appreciate the value of good writing and are doing all they can to get their pupils to do the same.



Business English

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ENGLISH

THE MOST IMPORTANT LETTER OF ALL.

For a large number of young people, the letter of application is the open sesame to the door of opportunity. This is a universally admitted fact, but, strange as it may seem, very few young people take the trouble to find out exactly what a good letter of application should be.

The cause of this is ignorance of the hard facts of life. Take the graduate of the business or stenographic course of any given business college. He is under the impression that having earned his diploma, he has now a right to employment; that his diploma is proof positive of his fitness. He very seldom pauses to think that a diploma in itself means absolutely nothing, that, at most, it testifies to the fact that a certain young man or woman has spent a certain time at a certain school, and passed certain prescribed examinations, but we all know that a fairly large proportion of these young people wriggle and squirm their way through the best of schools. The passing of an examination is no guarantee of knowledge, and the possession of a diplomas is no guarantee that the holder has technical equipment for certain work. This fact cannot be dwelt upon with too much emphasis by the English teacher when the letter of application is the class topic.

Another fact which young people very seldom realize is that fitness for employment not only presupposes technical ability, but that it presupposes personality and character as well. And a third fact which they forget is: that having finished their business school course their next move is to seek employment. They fail to understand the significance of the word "seek." Instead of seeking, they demand, and many an opportunity has been lost by the young applicant through his failure to differentiate between "seek" and "demand."

The letter of application is essentially a sales letter. In it the writer tries to sell his services to the best possible advantage. He must therefore convince the reader that the services which he has to sell are valuable, and that they are more or less of a bargain. Now on what does the value of any one's services depend? They depend chiefly upon five things: namely, education, experience, age, personality and habits.

A model letter of application then would contain, as a general rule, an account of the writer's education, his experience, if he has had any, and proof of personality.

Education: I have again and again asked pupils to write a short paragraph giving an account of their education. The great majority have preselected something in the following style: "I have a good education, having had a four year High School course and one year at college. In addition, I am a graduate of Eastman Business College." You see, the average young person abhors being specific as nature abhors a vacuum. He should be instructed to state very briefly the High School from which he was graduated, the year in which he was graduated, the

nature of the courses taken at other institutions he might have attended, and the particular duties which his education makes him competent to perform.

Experience: When young people are told to give an account of their experience, the same absence of specific particulars is almost always noticeable in their account. A boy will say: "I have had three years' experience with a first-class firm of my native town," instead of saying: "I have had three years' experience as assistant bookkeeper in the employment of W. R. Reynolds & Co., Wholesale Grocers, Kingston, N. Y. In addition to assisting the head bookkeeper on the ledger, I made out all the invoices and checked the bills, and occasionally assisted in the salesroom." Here the employer has some specific data upon which he may be able to base an opinion as to the value of the applicant's services.

I believe that in a letter of application, the applicant should always state his age. As to his personality, he is no judge of that, and as to his habits, his testimony is of little weight, inasmuch as he is presumably an interested witness. It is therefore waste of time for the applicant to state that he has no bad habits, that he neither drinks nor uses tobacco, that he is of pleasing personality, etc., etc. Let him be careful to give the full names and addresses of responsible references, and let them give testimony as to his personal traits.

Above all other things, a good letter of application should be free from cant. Now by can't, I mean such expressions as "working night and day for your interests," "earn my promotion by hard work," etc., etc. These protestations are waste of time. The question of your employment reduces itself to this: are you *technical* equipped, are you *morally* equipped, and are you *physically* equipped for the position which you seek? If you have better technical equipment, better moral equipment, and better physical equipment than some one else and can prove it by a specific account of yourself, you will get the position. If some one else is technically, morally and physically better equipped for the position than you are, and if he proves it, he will get the position. But there's the rub—if he proves it. Many a man has lost a position for which he was most fitted, because he failed to prove his fitness. In other words, he failed to realize the true function of the letter of application.

Young people should also be impressed with the fact that the best letter of recommendation is their own letter of application. If the letter pleases the eye, if it shows a knowledge of the technique of business letter writing, if the handwriting is good, if it shows signs of care and method—the chances are that the applicant will be selected for a business interview, provided the account he gives of himself makes it appear that he is fitted for the position which he seeks. But a careless letter of application which shows an ignorance or disregard of technique and method, is usually thrown into the waste paper basket unread.



SALESMANSHIP

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SALESMANSHIP AS A SCIENCE

There has been much serious discussion and also much cheap wit devoted to the proposition that Salesmanship is not a science, and is not capable of being taught.

This has been answered from the practical standpoint in a previous article of this series, in which it was shown that the study can and does produce positive results that find expression in the Cash Book, Sales Book and Statement of Dividends.

But for the High Brows who say "So does ditch-digging," a little more is necessary on the subject of Salesmanship as a Science, with a capital S.

We have an expression in common use that carries with it a fairly definite idea of what a Science is. It is when we say of a man's accomplishment in any line, that he has it "reduced to a science."

We mean by this that he has studied his subject so that he can produce desired results with certainty, in accordance with fixed rules.

Now of course this is a broad conception of what constitutes a science. If we accept such a definition we simplify our problem by letting down the bars and accepting everything as a science that can be accomplished with certainty upon the adoption of fixed rules.

Under this definition should we accept as a science marble-shooting, furnace-stoking, grammar, sweeping and dusting, picture framing, whitewashing and the thousand and one details of life to which the expression "reduced to a science" may be applied.

A little careful thought however, prevents us from such liberality of classification.

We find, for instance, that good furnace-stoking has in it certain elements that associate it with smoke, fire, ashes, the action of air upon fire. It is not, properly speaking, a science of itself, but a part of a great "grand division" of human learning—the science of chemistry.

Similarly we may trace each detail of life's activities or of knowledge to one or more of the grand divisions of learning that are recognized by all modern scholars as sciences.

To illustrate from our text: We find that the skill of the Salesman depends upon his ability to influence the mind of the customer and this leads us directly to the conclusion that the "grand division" of thought under which selling power is to be classified is psychology.

The question then resolves itself into this: "Is Salesmanship merely a branch of psychology, or has it attained the dignity and importance that entitle it to recognition as a separate science?"

You do not have to go far back than Dr. Johnson's time to discover that the idea of what constitutes a science has vastly changed in the course of a century and a half. He stated that a science was one of the "seven liberal branches of knowledge, viz: grammar, logic, rhetoric, arithmetic, geometry astronomy and music.

How loose and incomplete this classification is, appears so evident as not to require comment. Poor old Father Philosophy and the speculative science known to Johnson's time are all omitted, while biology and its main branch, evolution,

together with medicine, law, chemistry, physics and all the rest, many of which were unknown in the great lexicographer's day, are all left out.

What constitutes a science today is vastly different from what was recognized as a science yesterday. The "grand divisions" have changed.

Perhaps the most recent claimant for honors as a distinct science, is salesmanship. Its declaration of independence was written by Sheldon and has been signed by a dozen other philosophers not yet recognized as great because are not yet dead. Its revolutionary army consists of thousands—perhaps hundreds of thousands of psychologists who sell goods and who are studying every day the rules that increase a man's selling power.

Astronomy has its thousands, salesmanship its tens of thousands. Rhetoric is no longer a predominant science. It is subsidiary to the science of personal power. Logic, too, for the vast armies of business men who comprise nine-tenths of the world's entire population, is nothing but a step toward the more important element of conviction which is the ultimate—and is the object of salesmanship.

Salesmanship is more than the ability to take orders for merchandise. It is only when we see it in its relation to all intercourse between men where one must convince another, that we begin to recognize it in its full dignity as a science.

In a day when the tradesman had to enter by the rear door, salesmanship was not esteemed as a science, and Shylock who loaned three thousand ducats for the privilege of being spit upon on Wednesday last, was not regarded as a scientific man—but the Kaleidoscope of progress has given us a view of the Kings of Europe suppliant to the Rothschilds, the President cavorting an interview with Morgan, the great corporation spreading its feast of Lucullus before the Sales Force.

Much confusion is brought about by the failure of thinkers to separate the science of salesmanship from the art of salesmanship. The theory of salesmanship is a science. Its practice is an art. As with every other study, there are to be found theorists who assert that the study of the science is sufficient to the accomplishment of miraculous results, and artists who make the claim that practice is the only means of either attainment or growth.

The former denies the advantage of natural endowment, the latter limits a man's learning by the boundaries of his personal experiences.

Both are wrong.

The great artist who adds science to his art is wise. He is the man who can "bring home the bacon" every time.

The study of the science of salesmanship will not benefit the man who does not add to his study of the science a practice of the art. But he who practices what he has studied finds that the study has put ideas into his mind that double the value of his practical work.

Teach a man to think about salesmanship—to plan his selling talk in advance—to classify and arrange his thoughts, and you will multiply his volume by two, not to say ten.

The non-scientific salesman, who delights to call himself a "practical" salesman, is fond of saying, "the trouble with your scientific arguments is that they won't work. They are written for imaginary customers—and every real customer is different."

The objection is based on an entire misunderstanding of the subject of scientific salesmanship, the very purpose of which is to teach salesmen how to handle different kinds of men—how to observe men and things in such a way as to form quick, shrewd estimates of character and personality—how to adjust the selling talk to fit

the individual case—in short it gives the beginner in condensed form the advantage of the experience of experts, and gives to the expert new lines of thought and reflection.

Every salesman who listens to the story of another salesman's success or failure and gathers something of benefit to him from it is studying scientific salesmanship.

Every salesman who makes notations either on paper or in his memory, concerning his own failures or successes is deep in the study of the science.

Every salesman who goes over in his mind what he shall say "next time" to a customer, is preparing himself for success through study.

Every salesman who reads an article or listens to a speech on how to increase sales is a student, just as certain as he would be if he were pursuing a course of study in a business college.

But if he pursues his studies in this loose, disjointed way, he is missing the chief advantage of study, which should lie in thoroughness and completeness. He is merely picking up a pebble here and there on the sea shore, examining it and casting it aside, while the true student, assembling before him, both the aid of a skilled scientist, a hundred pebbles that represent the approximate limit of possible varieties, studies each and all, learns them separately and in their relation to each other and is thereby prepared to instantly analyze and use each specimen that is thereafter brought to him.

Of course the perfection of the science is limited, but it must be remembered that its limitations are due to the inadequate knowledge we have of other sciences subsidiary to it, and that it will improve as they do. Mental suggestion, rhetoric, logic, scientific knowledge of goods, markets, transportation and advertising, and many other sciences and near sciences are subsidiary to salesmanship, which embraces all, or at least parts of each and claims for itself a dignity as a separate science consistent with the high rank of business among the activities of the world.

The change of the world sentiment that has made the capable tradesman superior to the invertebrate kink has gradually but surely elevated the fundamental force in successful business to the high rank of an independent science. The day when the world worshipped useless people has well nigh passed, the adoration of useless studies is passing. Men once wore ruffs of lace or hobnobs to prove that they did not work and were therefore respectable. Today they wear overalls and business suits to prove that they do work and are therefore respectable. At one time Latin and Greek were the backbone of education because the scholar did not consider a study worthy if it was useful. Today the institutions of highest culture are teaching engineering, farming, business and the manual arts, and real scholars are beginning to look with contempt upon the useless.

In the beginning, and to an extent still, the academies (or High Schools) were "built in under" to prepare students for college, and the grade schools were "built in under" to prepare for the academies. Now the public demands that grade schools shall prepare boys and girls for life, that high schools shall prepare them for more life, and that colleges shall fit them for still more life. This is the Evolution of Education that has brought useful studies into the fold and crowded out the Dolly Varden school.

The whole movement has given point and respectability to business studies and business science. Salesmanship, business psychology, practical economics, and similar topics are demanding a degree of attention and respect that is astonishing, and the business college of the next twenty years must play its part in this great development, paving the way, blazing the trail for these advanced sciences as it has already done in bookkeeping and shorthand.

Commercial law was the first of these new studies to win the nation-wide attention of our trading population. Salesmanship, as a business college study, is the second. There will be more, and many of them, and the future of our schools will largely depend upon the clearness of our vision in perceiving the value of these studies and using them to still further advance the cause of the practical and the useful in education for which the commercial school stands.



ACCOUNTANCY

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BOOKKEEPING: HIGH SCHOOL VIEWPOINT

In the Commercial High School courses, we are following the idea that the education of the child should be broad enough to include more than the purely practical subjects and that we should allow more of our time and energy to develop the cultural side of the natures that are given into our care and keeping, at a period when they are most easily influenced by sound logic and good example and when it is the proper time to instill high ideals, not only of life, and sense of moral obligation and the rights of others, but further to create a desire for better and greater things than mere money-getting. In other words, we must instill in their minds, by precept and example, not only a desire for knowledge, but a determination to live nobly and to be of service to our fellow men to the end that we may each do our part to bring about the real "Brotherhood of Man."

In the High School, the students of the commercial course begin the first year with three periods of Bookkeeping and two of Business Writing per week; second year, Advanced Bookkeeping five periods; third and fourth years, Shorthand and Typewriting, five periods. It is possible to arrange a first year course that can be made both valuable and interesting. The work of Bookkeeping and Writing should be so correlated that at the end of the year, the student will have mastered all of the principles and be able to write a fair hand. Drills should be so thorough that the student will be able to rule on blank paper all the simple forms, including journal, cash book, sales, purchase and bill books and ledger. He should be able to write up a series of connected transactions in these books, post, take trial balance, make up forms of reports showing the condition of the business, close the books of original entry and ledger in approved form.

A critical study of the simple forms of commercial papers should be included and he should be able to explain them fully and to tell under what circumstances the different forms are used and how the business man actually uses them.

Under the class instruction system which we must necessarily follow in the High School, we must go more slowly, the class can go only as rapidly as the slower ones can keep pace, and it is the teacher's duty to see that all follow the schedule and that each does all that is required of him in order that the able ones will not lose interest, for if they do, you will have to contend with a problem greater than that of the slower ones or of the unambitious who are going to school because they are obliged to.

The Commercial Department of the High School has come to stay and there are excellent reasons for its existence. The Commercial course, beginning in the first year is a necessity. Under the former plan in New York state, we had a two-year course which was intended to be followed in the third and fourth years, but we found that if we insisted that students follow the regular high school courses for the first two years, many became dissatisfied because they could not see that the work of those two years would be of any definite benefit to them if they

wanted to do office work. The result was that many left school and were lost in the masses of unskilled workers, some perhaps to return after a few years to resume their studies in the night school, while others took up correspondence courses. It was decided to offer a new course, allowing them to begin commercial work in the first year, at the same time carrying the remaining hours in subjects of the general course.

Under this plan, they obtain a good knowledge of office practice in two years, while at the same time they are taking work of a broader nature which often brings a knowledge that they are better fitted to follow some other line of endeavor and they have not gone so far that they are unable to change their course and prepare to enter some institution for higher instruction. Many students, by temperament, are not equipped for business and would be misfits if recommended to positions. These can be found during the first years and advised to take up some other line.

First year students, ranging in age from 13 to 15, seem to have no clear ideas of how to study or concentrate their minds on anything. They have no idea of accuracy and Bookkeeping is the first subject in which they are compelled to follow out a scientific line of thought. I believe that if in the first few weeks, we can do no more than to impress upon them the necessity of doing things accurately, we have made a good start. The maxim that if Bookkeeping is not correct, it is of no value, is a new proposition to them. They have always thought that if they could get only a part of their work correct, that they might reach a passing mark, which was their only object. We all know that the greatest obstacle to real progress is a lack of thoroughness, that non-conception of the importance of detail. This study is one which gives the opportunity to teach them to be exact and painstaking, and its correlation with writing tends to strengthen the two. During the second term, I require each student to write a page in a loose-leaf writing book after each writing lesson. All of these pages relate to business forms and are made the basis for written reviews in the Bookkeeping classes. In this way, I know that each student has a form for each business paper that I approve and there can be no question about his doing the work as the copies are numbered, and each week I make it a point to see every book, which must be written in his best style or it will not be accepted. About 10 minutes is required to dictate the copy at a speed of about 12 words per minute, a fair speed for the present, but which will be gradually increased to 15 or 16 before the end of the term. This is in addition to 30 minutes for the regular copy and general practice.

Naturally, after the long vacation, the second year should begin with a thorough review of the principles, followed by a simple set which includes sales, purchase, journal and a special column in the cash book, in this way introducing a new form without making it too complicated.

Succeeding this, sets using practical forms for at least two different lines of business, including special column work should be studied. In these sets the Invoice book, Bill books used for original entry, and the subdivision of the ledger into General, Purchase and sales, should be introduced together with the necessary special col-

A. E. PARSONS.

On the morning of March 30, after an illness of seven weeks, Almer E. Parsons laid down the burdens of this life, which he had cheerfully borne for fifty-four years. March 25 Mr. Parsons underwent a serious surgical operation, and in his weakened condition, he failed to rally.

The writer can never forget the great-hearted hospitality extended to him by Mr. and Mrs. Parsons when, in 1892, he went to Creston, Iowa, to take charge of a commercial school there. At that time, and for about three years before, Mr. Parsons was the supervisor of penmanship in the public schools and teacher of bookkeeping in the high school. After fourteen years at Creston, he was called, a little more than seven years ago, to take charge of penmanship and drawing in the public schools of Keokuk, Iowa, where, up to the time of his last illness, he maintained the high professional reputation that he made in Creston, and that brought to him, year after year, all the county institute work he could possibly do each summer.

For many years Mr. Parsons was a regular attendant at the annual conventions of the old Western Penmen's Association, which was subsequently merged in what is now the National Commercial Teachers' Federation. In recent years he had not been so often seen at conventions outside his own State, although he attended the Louisville meeting, and was present at the recent Chicago meeting. None of his many friends, seeing him at Chicago in the full tide of life, could have thought that they were greeting this noble-hearted brother for the last time on earth.

"Learn to Write Your Name" was a slogan familiar for many years to the readers of the penmanship journals. It was the catch-line in Mr. Parsons' modest advertising. He was not a great penman, nor was he a distinguished artist in the technical sense; but his was a beautiful soul, and the effectiveness of his teaching was due quite as much to his lovable personality and his sweetly pure, simple, and joyous life as to anything technical that he undertook. Modest, democratic, exceedingly domestic in his tastes, blessed with rare common sense and a delicious vein of humor, he will never be forgotten by the thousands who came under the influence of his helpful life. The writer has personally known, more or less well, nearly all of the famous penmen of the last twenty years, and without losing sight of the splendid qualities of the others, he hopes it is not ungracious to say that the influence of no one of them is more highly prized than is that of this departed friend.

Of the immediate family there are left to mourn, his mother, his wife, three sons, and two daughters. The two oldest sons are college students at Galesburg, Illinois. Mr. Parsons, like the great majority of his professional brethren, was unable to lay up much treasure "where moth and rust doth corrupt, and where thieves break through and steal," but he left to his dear ones a far more precious legacy, the redolent memory of a lofty life, and "the pure treasure mortal times afford, a spotless reputation." E. STON E. GAYLORD.
Beverly, Massachusetts, April 24, 1911.



unms. A liberal amount of business practice should be included and the papers written in approved form, but here is a chance for overdoing the practice work.

Numerous and varied exercises in making opening entries should be given which should include a study of all kinds of Assets and Liabilities and how they are determined. The changing from Single to Double Entry may be made the basis for a series of exercises, as well as changing from single proprietor to partnership, the division of profits and losses and the adjusting of interest in investments.

When we are ready to take up corporation work, I assign a lesson on the organization of companies and in class we go through the formalities which the law requires in our state. We draw up the Articles of Association, have our organization meeting, followed by election of Directors and then the Directors meet, elect officers, and pass the necessary resolutions to begin business. The subscription list is circulated and the stock delivered formally, even to the affixing of the stock transfer stamps, if any shares are transferred after their original issue. We then take up the study of opening entries, using a series of transactions exemplifying the treatment of Capital.

Under the new syllabus of New York, it is expected that several elementary subjects which formerly were finished in the eighth grade, will be dropped in the seventh or possibly the sixth and children are taking up Latin, Biology, Algebra and other High School subjects in their stead. There is a well planned movement now being inaugurated, to begin Bookkeeping after Geography in the eighth grade and to have Business Arithmetic follow Elementary Arithmetic. This, it is believed, would interest the younger children and tend to keep them in school after they have finished the eighth grade, which is the period when so many drop out, for the reason that they are becoming dissatisfied, largely with their subjects. Unless the student has decided to take up teaching or some other profession, he cannot see the value of the purely cultural subjects, and as his work becomes more difficult, he persuades his parents to let him go to work. On the other hand, if he can be interested in the business work, he can be held in school for at least a few years longer, when it may be possible to interest him in some other lines of work. At least if we keep him in school until he is 17 or 18, we shall be able to make a better man and give him a broader foundation upon which to build his future career.

Teachers of the business colleges know that many young boys apply to you for admission who ought to have remained in the public schools until they have reached 17, when they can do your work in a manner much more creditable to both themselves and your school.

(Extracts from a paper read before the E. C. T. A. convention at Bridgeport, Conn.

T. H. Gatlin, of Draughn's Practical Business College, Abilene, Texas, reports that institution full and that crop prospects were never better. Prof. Maricle, manager of the institution predicts that the enrollment for the coming fall and winter will exceed that of any year in the history of the school. Prof. W. A. Weaver, recently of the Tanslyn School of Penmanship, Kansas City, Mo., has been conducting a large and enthusiastic night class in the institution. Mr. Gatlin states that he will conduct a twenty-day normal penmanship school beginning July 23rd and that the prospects are bright for a very large attendance. Evidently these gentlemen are arousing much interest in penmanship in the vicinity of Abilene. Mr. Gatlin encloses some ornamental writing of a very high order of excellence.

FOR SALE!

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Commercial Law

FREDERICK JUCHHOFF, LL. M., Ph. D.,

Chicago, Illinois.

BANKRUPTCY.

The Constitution of the United States authorizes Congress "to establish uniform laws on the subject of bankruptcies throughout the United States." This congress attempted to do on several occasions, but it was not until 1898 that an act was passed which fully meets the requirements of the complex business life of today. Prior to this time the different states had enacted various insolvency laws, granting certain relief to insolvent debtors, which statutes have been suspended by the act of congress.

The object of insolvency laws is to relieve honest but unfortunate debtors from the burden of debts by which they might be prevented from caring for themselves, their families, and from building up business enterprises useful to the community, and to secure to the creditors of an insolvent debtor an equitable distribution of the assets of such debtor. A discharge under this law affords to the debtor a valid defense to all suits for the collection of debts affected by the discharge.

In this connection it is proper to notice that there is a difference between a bankrupt and an insolvent. A man may be a bankrupt and yet be perfectly solvent; that is, eventually able to pay all his debts; or, he may be insolvent and in consequence of not having done so suffered, an act of bankruptcy, he may not be a bankrupt. Bankruptcy in its usually accepted sense is the judicial recognition of a state of insolvency by a court of competent jurisdiction. Bankrupt laws are intended mainly to secure creditors from waste, extravagance, and mismanagement, by taking the property out of the hands of the debtor, and placing it in the custody of the law; whereas the different state insolvency laws only relieve a man from imprisonment for debt after he has assigned his property to his creditors. They are similar, however, in that in either case a debtor is required to surrender his property for the benefit of his creditors. Bankruptcy laws discharge a person from imprisonment, and his property, acquired after his discharge, from all liabilities for his debts; insolvency laws simply discharge the debtor from imprisonment, or liability to be imprisoned, but his after acquired property may still be taken to satisfy his former debts.

The law of 1898, which establishes a uniform system of bankruptcy laws throughout the United States, provides for the appointment of referees and trustees, whose duty it is to administer the assets of a bankrupt and distribute the same among the creditors. The appointment of a referee is for two years and carries with it many powers of a judicial nature. The courts of bankruptcy embrace the district courts of the United States and Territories, the Supreme Court of the District of Columbia and the United States Court of Alaska. The trustees, of whom there may be one or three, are appointed under the direction of the court by the creditors and administration and liquidation of the estate.

Bankruptcy may be either of two kinds, voluntary, or involuntary.

Any person owing debts, except a corporation, may become an involuntary bankrupt and is entitled to the benefits of the law.

Any natural person, except a wage earner or a person engaged chiefly in farming or the tillage of the soil, any unincorporated company and any corporation engaged principally in trading, manufacturing, printing, publishing or mercantile pursuits, owing debts aggregating the amount of one thousand dollars or more may be adjudged an involuntary bankrupt upon default or an impartial trial, and is subject to the provisions as well as entitled to the benefits of the act. While private bankers come within the provisions of the law, national banks or banks incorporated under state or territorial laws, are exempt and may not be adjudged involuntary bankrupts. A petition to make a person or corporation an involuntary bankrupt must bear the signature of at least three creditors whose claims aggregate five hundred dollars or more.

Under the new law, a discharge in bankruptcy operates to release the bankrupt from all his provable debts, with the exception of judgments in actions for fraud or obtaining money or property by false representations or pretenses, for wilful and malicious injuries to the property or person of another, debts not duly scheduled in time for proof and allowance, debts created through embezzlement, misappropriation or defalcation by the bankrupt while in a judicial capacity or as an officer, and taxes due the federal government.

It is the duty of the bankrupt, after being adjudicated as such, to file a true and correct schedule of the debts owed and a complete list of his assets, and to appear in court and answer such proper questions as the referees and creditors may care to ask him. A failure to list properly all his assets, renders the bankrupt liable to a criminal prosecution and a discharge thus fraudulently obtained is void.

After being adjudged a bankrupt he may, after the expiration of one month and within the next twelve months, which period may, however, be extended, file an application for a discharge.

In the case of voluntary bankruptcy, the bankrupt may after he has been examined at a meeting of his creditors or in open court, and has filed with the court the required schedule of property and list of creditors offer terms of composition to his creditors, instead of submitting the case to a referee. It then is optional with the judge whether he will confirm or disapprove the proposed composition. Creditors who accept the composition and receive their proportionate share are barred from prosecuting their claim for the remainder. However, where the release was obtained through fraud, and the knowledge of the deception came to the creditors after the granting of the applications is made within one year from the date of the discharge so fraudulently secured, and the debtor will be liable for the full amount of the original debt less such sums as were paid at the time of the composition.

Mr. A. W. Kimpson, who for some years has been with the Ransomerian Correspondence School, Kansas City, Mo., is the new teacher of penmanship in the Tyler, Tex., Commercial College. Mr. Kimpson has gotten to be a very fine penman, and we have every reason to believe his work will continue to be successful.

THE DES MOINES MEETING.

Emerson, the sage of Concord said, "If a man preaches a better sermon, writes a better book, or makes a better rat-trap than his neighbor, the public will make a beaten path to his door, even though he dwell in the depths of the wood."

Far be it from me to contradict the famous essayist, but in this day and generation, a man who preaches sermons or makes mouse traps must tell the public about it. He must advertise the fact, or the public will let the grass grow over the beaten path to his door.

Now, without doubt, a very attractive program has been arranged for the next convention of the Central Commercial Teachers' Association of Des Moines. Just the sort Mr. Emerson mentions as "better than you have ever heard before." But, lest the public overlook the good things, we want to tell you something about that program, and then you will be quite positive you are going to hear and see and that you will become a part of that convention.

The opening reception will be such as is common to the gathering of our clans, plenty of good cheer and a warm welcome from the city of Des Moines, famous for its cordiality. The musical program of the first evening will be provided by the Highland Park Conservatory of Music. The name alone warrants a high order of entertainment. The only address of the evening will be by Dr. Charles S. Medbury, on "The Old Education and the New."

Friday morning, we will listen to an address from the Mayor, Joe Mayne. This will not be exactly an address of welcome, nor will it be a civic topic, for Des Moines is a modern and up-to-date city having a commission form of Government, and her mayor is a college professor. He takes as his subject, "The School Teacher in Public Life." The response will be made by Mr. Morton McCormack, of Chicago, where they are trying to elect another college professor to the mayorship. Mr. McCormack, by the way, is President of the National Commercial Teachers' Federation.

Another feature of this session will be by J. N. Darling, the cartoonist of the Des Moines "Register and Leader," who will explain how cartoons are made. In the afternoon there will be an address by Arthur Reynolds, President of the Des Moines National Bank, who discusses the ministry of the banker in the business community. This ought to be timely because of the banking being taught in our commercial colleges. The latter part of the afternoon will be devoted to typewriting contests and inspection of office appliances.

Saturday forenoon there will be an address by the well known business builder, A. F. Sheldon, of Chicago, and his subject will be "The Importance of Man Building in Business Education." Professor H. C. Cummins, of the Iowa State Teachers' College, is on the list also for a paper on the "Education of the Commercial Teacher." Following these addresses, the book men will have an opportunity to show their faces and tell their best stories.

In the afternoon, J. A. Lyons, of Chicago, will discuss psychology as applied to the teaching of commercial subjects, and Dr. S. Z. Batten, "The Teachers' Morals." This will be followed by general business and election of officers.

Aside from the music mentioned at the first gathering, the arrangements so far call for different musical programs at each session. For instance, the West Des Moines High School Orchestra appears at one session, the Des Moines College of Music furnishes another one. The Capital City Commercial College furnishes a program for another session, and the Drake Conservatory of Music at another.

The usual banquet will not be overlooked, and that is by no means the point that is lost sight of in these gatherings. The sociability and good cheer, the flow of wit and wisdom, always make these occasions enjoyable. Some good talkers are booked for addresses at that time, among them G. W. Brown, C. D. McGregor, J. A. Lyons, G. W. Hontman, Carl C. Marshall, Harlan Eugene Read, F. B. Courtney, W. G. Henning. These gentlemen are promising to bring up their best stories, and the man who fails to get off something new and original on that occasion is liable to hear something drop.

Wednesday preceding the convention there will be the usual meeting of the Western School Managers' Association, and that calls for brilliancy on the part of those who are taking part in the program.

Chairman Williams, of the Committee in Charge of Affairs, has devoted lots of time in making this convention of such merit as to outshine any previous efforts. The Des Moines contingent realizes that the Omaha program last year was of an unusually high order and the crowd larger than had ever before gathered on such an occasion. A strenuous effort is being put forth to make the Des Moines convention better than the latest predecessor.

CATALOGS CIRCULARS

Thibodeau's Business College, Fall River, Mass., publishes a large ten page, profusely illustrated circular, indicating a progressive and prosperous institution.

The Jamestown, N. Y., Evening Journal, is running a series of illustrations of the new Jamestown Business College, which was burned last year, and which has been rebuilt in fire proof form and furnished in the most modern and practical manner for a commercial school. The president, H. E. V. Porter, is to be congratulated upon the consummation of his plans so well laid after having been burned out twice. We think there is no doubt but that he has seen more fire than he will ever see again, either in this world or in the next, and therefore wish him all good luck from this time forward.

"The Winnfield Commercial," Winnfield, La., is the title of a real live journal, published by L. A. Eubaaks, proprietor of the Winnfield Commercial College of that place.

The Rasmussen Practical Business School, St. Paul, Minn., issues a neat little catalog, covered in gray, showing a progressive, practical and growing school. There is but little text, the pictures telling the story of the growth and practicability of the institution.

Advertising literature has been received from the following: Spenceria Commercial School, Louisville, Ky.; Georgia Normal College, Douglas, Ga.; Spencer Publishing Co., New Orleans, La.; Central Business College, Denver, Colo.; Parks Business School, Denver, Colo.; Waterloo, Ia., Business College; Minneapolis, Minn., Business College; Isaac Pitman & Sons, New York City.

An exceptionally attractive and effective 15-inch brass-edged rule is at hand from the Cortland, N. Y. Business Institute, L. E. Edgecomb, Principal. This splendid and durable piece of advertising is, we should judge, typical of the "straight" method employed in conducting that institution. It would seem therefore an especially appropriate and effective advertisement, for which we extend thanks for the rule which came our way.

The Argosy, Vol. 1, Cairo, March 22, 1911, Arabic Edition, Cruise of 1911, is the title of a publication of generous proportions, nearly double the size of THE BUSINESS EDUCATOR, recently received in which we find the name of John R. Gregg, of New York City, as managing editor. It contains an account of the happenings on the steamship "Arabia" and seems to have been compiled on board and published after landing in that far off country. Sufficient advertising seems to have been secured to help make the venture possible and a financial success. It is the first paper of the kind we have ever seen and should naturally conclude it is a record breaker, containing as it does a great deal of information. It contains a list of the passengers on board and of the various programs carried out, literary and otherwise, of the jokes told, stories spun, etc., etc.

NEWS NOTES AND NOTICES

G. P. Roberts is the new penmanship teacher in the Oklahoma City High School.

R. A. Coverdale recently resigned from his position as commercial teacher in the Agricultural College at Stillwater, Okla., to take a position in the Citizens' National Bank at Pawhuska, Okla.

Loren C. Sage, of Onarga, Ill., recently went to the Bunker Hill Military Academy, Bunker Hill, Ill., to act as head of the commercial department of that institution.

F. M. Biddlecombe, of Ely, Minn., has been appointed to fill the vacancy as head of the commercial department of the Winona, Minn., High School.

H. D. Foote, of The Miller School, New York City, goes to the Mankato, Minn., Commercial School as shorthand teacher.

Miss Libbie W. MacLean, of Coschcon, Ohio, is teaching in the Springfield, Ill., High School.

A very good list of subscriptions is at hand from J. M. Moose, principal of the Southern Commercial School, Charleston, S. C. Mr. Moose states that this school is progressing nicely and that the outlook for the coming year is very bright. He states that this institution opened November 1st last and that they have already enrolled in the neighborhood of 125 students. He has contracted to remain with the school for another year.

Our faithful supporter, the Scranton, Pa., Business College, has sent us sixty-five subscriptions since the first of the school year. Many Certificates have also found their way to that institution. Mr. H. D. Buck, proprietor, is a business trainer and director of a high order of ability, while Mr. R. S. Baker, Penmanship Teacher, is especially strong in his specialty. With such leadership it is not to be wondered that the institution is in a flourishing condition.

BOOK REVIEWS

"Essentials of Business English" by Benjamin K. Campbell and Bruce L. Vass, published by the authors at Jackson, Mich. The book contains 131 pages, carefully printed, substantially bound in cloth, with stiff covers, and gilt side stamped. As its title suggests, it is a book of essentials in business English, rather than an exhaustive treatise of the subject. However, it appears to be thoroughly complete. Part first deals with parts of speech, and Part second upon analysis. The material has been selected with the pupil in mind and the object to be attained—"the ability on the part of the student to use correct English," and a careful examination of the book would indicate that the authors have stuck close to their subject, and achieved their object in so far as it is possible for a book to do it. For further information address the authors and publishers.

The Card Index System, by R. B. Byles, published by Isaac Pitman & Sons, New York City, price 50c, is the title of a 98-page red backed, cloth covered Manual, devoted to the subject named in the title. This is one of a number of "Pitman's Practical Primers of Business," and it is certainly a most timely text, only the reading of which can fully disclose its true worth. It is splendidly printed and profusely illustrated, making the card index problem attractive, as well as instructive.



WHAT A SUPERINTENDENT WANTS IN WRITING.

Supt. J. F. Peasley, Lynn, Mass.

PAPER READ BEFORE THE NEW ENGLAND ASSOCIATION OF PENMANSHIP SUPERVISORS, BURDETT COLLEGE, BOSTON, JAN. 7, 1911.

LADIES AND GENTLEMEN: When the officers of your Association kindly invited me to speak at this meeting on some phase of the public school writing question, from the Superintendent's point of view, and graciously allowed me to choose the subject, I took a mean advantage of their courtesy and chose the easiest subject that suggested itself to me, viz: What a Superintendent Wants in Writing.

To tell what one wants is a very easy matter. To get what he wants may be quite a different matter. The subject is very elastic and non-committal. It may tell much or little about writing. It does not require the superintendent to state to what degree his wants are met in the actual work of his schools. He is thus relieved from embarrassment. It may apply simply to the methods desired in teaching writing, or it may apply to the results desired in this subject, or indeed it may apply to both. If I should appear that results in writing depend more about upon the methods by which they are produced as to make it difficult to separate the two, I may have something to say about both.

I beg of you, however, at the outset, not to suppose for a moment that I have come here presuming to tell you, ladies and gentlemen, anything about how to teach writing. Some of you could easily have forgotten more about that subject every night for the past month than I ever knew, and still be splendid teachers of writing.

I presume, however, that you are glad to hear from time to time from the men who, while not experts in the art of writing, are yet, from the positions which they occupy, obliged to fix standards in this subject to be attained by the great mass of children in the schools today, who will be the men and women in all departments of the world's activities tomorrow. Such men must of necessity have some ideas as to the essential equipment of our coming citizens in this most practical and important branch of their education. Writing will never cease to be of prime importance in the business and social intercourse of the world. All machines for communicating thought and making statistics serve primarily to emphasize the importance of legibility in the means for such communication. The typewriter doubtless owes its existence almost entirely to a demand for such legibility. On the other hand we owe much to the typewriter for creating a still greater demand for legibility. It has been the matter with us for the past quarter of a century of competing, or trying to compete, with a machine, with the odds greatly in favor of the machine. Our present style of writing is largely the result of this competition.

School Superintendents ought to have very positive and well defined ideas in the subject of writing if they are to render to the public that service to which it is clearly entitled. The equipment of a single individual for his work in the world, in order that the greatest possible returns may be realized from the expenditure of nervous energy, is a matter of vital importance. If this be true of one individual, of what tremendous importance is it that all individuals be so equipped. While I do not assume to speak for anybody but myself I am glad to give some of my own ideas of the subject.

There are probably certain general propositions about writing on which practically all commercial and well denned public school men, business men, and the public generally are substantially agreed. For example: We are practically all agreed probably that the writing which meets generally the requirements of today must be reasonably simple, consisting of letters of a form easy to make and easy to read. Probably practically all are agreed that

legibility is the first requisite of good writing—that the reader has certain rights which the writer is bound, first of all, to respect. The day has gone by when the imposition of an illegible scrawl will be patiently tolerated in business or social correspondence. This fact, almost if not quite, marks a new era in writing. It is well known that such impositions were of common practice not many years ago.

True, there were occasionally some compensations for this abominable trespass on time and good humor, as when Joseph (Gibson), then the head of the B. & M. R. R., in New Hampshire, wrote a letter of withering denunciation to a certain political opponent of his, which that gentleman used successfully as a pass on the B. M. & R. R. for years, until "Old Joe" found it out, and declared in a towering rage that it has intended for a free pass to hades, not to Boston and back. And another gentleman lately roundly abusing and discharging an incompetent printer, which the latter used successfully in getting another job. But these occasional advantages to the readers afforded no adequate excuse for the general imposition of the writers upon the public.

This disgusting scrawl did serve admirably, however, to conceal the illiteracy of the writer. You are familiar with the oft-repeated, persistently pursued with malice aforethought criticism by the fathers, of the poor spelling by the children in the schools of today. Now the only difference under the sun in this matter is that the children of today write so that you can tell how they spelled, while, with the fathers, Satan himself couldn't even tell what the words were, let alone the letters used to form them. It was utterly beyond the ability of any one to determine, with any degree of certainty, the general import of the whole message. They simply had to guess at it. Sometimes they guessed right, but frequently they guessed wrong, as in the cases which I have given you. Much less was it possible to decipher single words and name the anatomy of the letters therein. Since law and custom adjudged a man innocent until he is proved guilty, and nobody could say that these old timers had not spelled correctly they went scot free from the charge of poor spelling.

It is so easily overlooked all this in them, since it is of the past, but when they try to rob the rising generation of the merited praise due to superior penmanship, by parading an inherited weakness which that superiority reveals, they are taking a mean advantage of the children which I hope some day adequately to avenge. I have all the necessary material with which to do this, having a collection extending over many years of the notes written to teachers and the superintendent by those parents who belong to the age of our hypocritical censors of the present school spelling. One of these days I may publish the cream of these. Exact reproductions of the originals will amply confirm all that I have here said. Of course, there have always been individual instances of exceptional, if not good writing. Fine old copper plates can be produced from all periods. But I am speaking of the practice in writing as it has existed for generations back.

A few years ago I ran across an old native in the cemetery beside the church at Stratford-on-Avon. Of course it was a good plan to find old natives, there were many of them in the cemetery, but he was the only one to speak for himself, which he did, though he was eighty-six years old. The stones all spoke approvingly of the others there. He proved to be an exceedingly interesting character. When I broached the subject of William Shakespeare to him he came a kind of contemptuous sneering, and "Why, everybody comes here and goes wild over Will Shakespeare's being a great writer. 'Taint so. I've seen his writin'. You can't tell his hatches from his heels; and his heels look just like his hoes." The old man's misapprehension of the sense of Shakespeare's greatness was pitiable, but his apprehension of his townman's short-comings was thoroughly characteristic. He may add characteristic generally of the writing of the past.

But the man who uses the pen today is expected to so use it as to communicate clearly his thoughts, and also his failings if he has them. After the typewriter, probably nothing has done more to emphasize the demand for, and to se-

cure legibility in writing than the wave of vertical writing which swept over the country ten or twelve years ago. I am not sure, by the way, but the typewriter was the father of vertical writing. I believe it was. This was a system of writing quite impractical, yet one that fixed a standard of legibility, for which the public that rejected it owes a debt of gratitude to those who so successfully brought it forth and sustained it for a time—a legibility from which I trust we shall not soon depart.

As to the limitations of simplicity as related to legibility, there are differences of opinion. Probably the limit of legibility is reached in simple letters unconnected in a word, as in printing. And there are men who contend that this limit is quite in harmony with the greatest possible ease and speed in writing. Thomas A. Edison, who writes with almost lightning-like velocity, is a great apostle of this contention. But then, Edison seems to have been, himself, begotten by chain lightning. We can hardly take him as our model.

Most men contend, and rightly, I think, that a system to be acceptable today must consist of letters that can be made freely, not only as single letters, but so made as to be easily joined in continuous writing without lifting the pen. "Writing as a school study changes little in its content from generation to generation. The chief changes have been in style and methods of teaching. Fashion has had much to do with the type of writing in vogue from time to time, whether it was ornate or simple, oval or contracted, vertical or slant." Whatever the styles of the past—and many have had their day—we have cut with a rough hand from the writing of our schools, all that interferes with simplicity, clarity, and speed and have adopted a style slightly slanted and of great simplicity; a style in accord with the present taste, and well suited to the needs of the age. The popular verdict against vertical writing has been due to the fact that it is ill adapted to free arm movement. Since such movement is the only method of writing that will meet the demands of modern life, any system that does not readily lend itself to this method will not long survive in general use.

I do not belong to that radical class of penmen, who can see no merit, and no possibility of successful achievement in finger movement writing. I have seen as beautiful writing considered as an artistic product, and writing as rapidly executed, by pure finger movement as I ever saw from arm movement. Many critics speak sneeringly of this method as a process of drawing. As a matter of fact, the finger movement writing is just as truly a method of writing as any other. It is not drawing at all. No one ever really draws after the manner which the critic of this writing has in mind when he so characterizes it. Any artist or draftsman, or indeed, any one who has ever taken a course in drawing, and knows anything of the requisite touch with pen or pencil in the art, will scornfully repudiate the assertion.

That slow, laborious, cramped movement, which is characteristic of this method in the learner is the strenuous effort of the will to make the muscles of the fingers execute artistically, when those muscles are in wild untrained and uncontrollable state. These muscles are not under the control of the will. Their exertion is practically all cases, and in some of the remarkable accuracy and rapidity of execution, as in the case of Edison whom I have cited. Just as these muscles are more complex and capable of training to finer details of execution than the larger muscles of the arm, so individuality in writing is more likely to be more pronounced in the product of the finger than of the arm.

While, therefore, I contend that beautiful writing has been and may be produced by the finger movement, I am far from advocating the finger movement as a general method of writing. *Deft Accomplishment* with the fingers in any art is secured only by high specialization and long practice, while a high degree of excellence is likely to be attained only by born artists. But, the best way to displace a faulty method by a better, as I conceive, is to deal honestly with that method; accept it for what it is worth; acknowledge all the merit there is in it; and then show wherein another possesses greater merit. The arm movement



is vastly better because it is vastly simpler. What the Lord has designed that *all* shall do. He has, generally speaking, given *all* the means of doing in a fairly easy and natural way. Free arm movement is comparatively a simple matter. The muscles can be trained with comparative ease, and writing, which is simple in structure, can be executed at a comparatively early age.

I used to believe and contend that it was not feasible to require young children to write by the muscular movement, so called, meaning by that movement the pivoting of the motion on the large muscle of the forearm, because most young children have not sufficient muscle there for such pivoting. Accordingly, I had all primary children taught the finger movement and emphasized in their practice letter form. The results, considering the product apart from its production were with good teachers, very satisfactory. But I am now convinced that a free arm movement, whole arm movement, if you please, is so much better for young children than either the finger or the forearm movement, that neither of them are to be compared with it. Indeed, I may say, so much more easy to put aside all question of comparison.

This is the method that we are using today with the primary children and, while we are not at first coming on near to the reproduction of copy forms, we are getting good writing for little children; and there is a most satisfactory and natural progress, without any break, in the successive years on through the grades. I have samples, taken from whole classes, every pupil in the class, that I shall be glad to show any one to see.

We begin work on the black board, where the writing has to be from the very nature of the case, by the free arm movement. We use no lines here. The child will approximate to a straight line after a while. With crayon or large pencil, the transition to manilla paper is easy. Some teachers think that they must have lined paper. I think the unlined is to be preferred, but, since that seems to me to be rather a non-essential, very broadly ruled manilla paper is used by the teachers who wish it, and plain paper by others.

We begin by very simple exercises, swinging back and forth across the sheet, to and fro across the line of direction. Such exercises are followed by a series of elongated 's', four or five of these across the paper. Then making the same number in one-half the space, and so on down to one-fourth the space, finally substituting words of easy letters and simple combinations, as nine, none since, etc. We do not attempt in the early stages of the work to do much with the more complex curve, oval and spiral movement exercises, but work up to them in the evolutionary process of progressive movements; and practically never separating the movement exercises from their application in letter forms. The most strenuous task which I have had, I think, lies right here, in preventing teachers from allowing pupils to simply mark time in these exercises.

These methods I consider fundamental. They are the *methods* that I desire in writing. And, because I consider them fundamentally correct, I *require* them to be taught in the schools under my charge. In making this statement however, let me say again that I am not posing as an instructor of supervisors of penmanship. I am rather simply bringing to you the experience of one who, feeling his responsibility for the work of the public schools of a city, and appreciating the fact that in no subject has the need of improvement been more crying than in that of writing, has made a somewhat careful study of the matter, and has conscientiously sought to make the needed improvement in his own city. Out of that study and effort I am bringing you my personal convictions.

But these *methods of writing* are not more fundamental than is the work of the teacher with the class. Ideal systems of writing will never give us ideal writing in the public schools apart from the work of the teacher. In fact, in nine cases out of ten, it makes little difference to the pupil what the system is, unless the teacher knows it and insists upon having it written.

I do not mean to say that every minute detail of letter form must be insisted upon. Though in the process of training the child, the nearer the child approximates to the correct form the better it will be for him. I am aware that we are told much about individuality, and that we must not destroy the child's individuality. I do not take this instruction as seriously as I used to, or, rather, I take it with more variations than I used to. Teach the child to write a good clean simple system when he is learning to write; then, as he uses his penmanship, individuality will take care of itself. It will develop all right, there is no doubt about that, and it will then have some decent basis out of which to develop; and the man will write a respectable hand. But individuality in a *youngster's writing*, before he has had any *training in writing*, will mean, in nine cases out of ten, if my observation is reliable, a miserable scrawl.

Children have to be *trained* in letter forms and the characteristics which distinguish one letter from another—as an 'n' or a 'u' or a 't' from an 'm'. They must be taught to observe these characteristics and be made to observe them. The more perfectly they observe them the more legible will their writing be. Real training, that which is worth the name, consists in just these things.

It is possible that one child in fifty may be sufficiently interested in the subject of penmanship to take a system of writing, study its principles, practice its exercises, and master its principles because of his natural inclination, his aptitude, and his pride of achievement in the art. But taking children as a whole, they will give the teacher just as miserable, slipshod, go-as-you-please kind of work as she will accept. On the other hand they will do just about as good a job as the requirements of them, and teaches them to do. That, by the way, is as true of all other work as of writing. So the teachers of Lynn understand that the superintendent wants, first of all, the *best* that is in them. And this means *first*, the best writing of which they are capable, on the board, everywhere, in everything. Children are unconscious, instinctive imitators. The requirements of them, and effects of the best teaching in writing will be neutralized by the constant display before them of careless indifferent writing by the teacher. And the same good effects will be more than *doubled* if every letter which they see the teacher make, in all the work before them, is made exactly as they are persistently taught to make it.

The second requirement of the teacher is the best possible teaching of the writing lesson. Not simply the having of a *time* in which the pupils write, but a *writing lesson*. The teacher who sits down at her desk, while the pupils write, knows perfectly well that she is *not teaching writing*, and that writing cannot be taught in that way. She knows that she cannot spend her time in that way and be self-respecting because in becoming a teacher she has promised to do, and is being paid to do, what she is *not* doing. Of all subjects, in that of writing the teacher needs to be before her class and around among her pupils, seeing to it that right positions are assumed, that pens are held properly, a matter of the greatest importance and the most difficult to get right, and that the instructions are being followed. She must be also at the board giving the necessary preliminary movement exercises, writing the copy, calling attention to the forms of letters, and parts of letters, illustrating how they are to be made, to the point where the letter begins and where it ends, how the pen glides from one letter to another in writing the word, and calling attention to the importance of *uniformity* in form, in height, in slant; and in all possible ways be a living, acting, inspiring leader of the class.

I know well that writing is a difficult subject for most teachers to handle. Many teachers fairly shrink from the task. They cannot be censured for so doing, for the majority of them have never been *taught writing* in any systematic, scientific kind of a way, as they were taught *other subjects*, during their school life as pupils. I venture to say that in no subject for the past fifty years have the principles of pedagogy been so grossly ignored or abused as in the teaching of writing in the public schools. I speak of the schools as a whole. Of course there are notable exceptions, where

writing supervisors have been employed and good teaching has been done.

Most of the normal schools have done very little and some practically nothing to prepare their graduates to teach this subject. There ought to be a specialist for the teaching of writing in every normal school, and instruction in this subject should be made prominent throughout the course, because there is no subject about which these prospective teachers of our children know so little. In all other subjects which these girls will be called upon to teach, they have had comparatively good teaching in the public schools and may be supposed to have learned something from observation in addition to their normal training. They know how they have been taught in these other subjects, and so would naturally have some skill in teaching others, even if they had never had the training of the normal school. But not so with writing. They have neither been taught writing themselves nor have they been taught how to teach the subject to others. The consequences are just what you would expect. They go into the school-room dreading to have anything to do with the subject of writing; yet knowing that they must make a bluff at teaching it—a thing which a conscientious girl has no desire to do, and which it is an outrage ever to require any girl to do. The fact that it is a part of a system makes it no less an outrage. It is an outrageous system. Let them have AN ADEQUATE PREPARATION OF TEACHERS be put down in large letters, among the things that the superintendent wants in writing. I suppose that in the preamble to the Constitution of your Association, certain purposes for its existence are stated. I hope that, "To secure better qualified teachers of writing," is one of them.

But taking the situation as it exists, which we have to do at present, the first thing to do is to awaken confidence in the teacher, in her ability to *acquire* the requisite knowledge, first, of the subject itself and, second of how to teach it. There are few teachers, who, even if they do not acquire the ability to write well themselves, will not be able to do so sufficiently good illustrative work on the board and make the requisite explanations and teaching criticisms to secure satisfactory and even excellent results from their pupils in writing. Of course it is highly desirable, for reasons which I have already given, that every teacher be able to write well herself and if this subject is persistently brought to the attention of teachers there are few who will not catch the spirit and qualify themselves to write well, and to teach well. When this is accomplished, then the superintendent gets what he wants in writing.

Generally speaking, however, there is no subject in the school curriculum today that is so poorly taught as writing, in schools where there are no supervisors of writing; while there is none of more practical importance and commercial value. There ought to be a supervisor of writing in every school system. A person, man or woman, who cannot only write, but knows how to teach, and has the tact, good sense, genius and enthusiasm to make the subject attractive; and of absorbing interest to both pupils and teachers.

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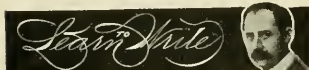
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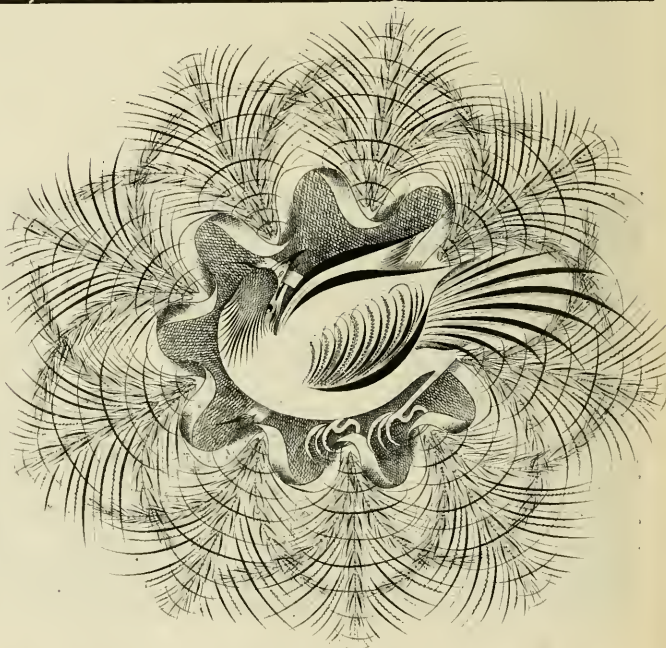
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sequential: but, golden Opportunity de-
manded a man, and, singling out this
plodder, crowned him with the laurel of
a nation's gratitude.

Impregnated as he was with
Divine fire, we reverently say— not
well, but, nobly done, Thou great and
honest Abe

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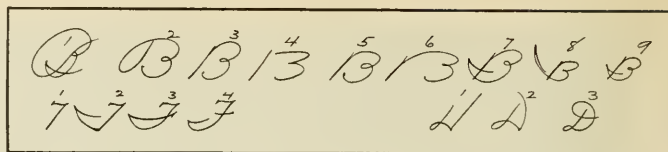
STYLE IN BUSINESS LETTERS.

My dear Zaner:

For some time I have been thinking of writing you, but have hesitated because I am not a professional penman and you might think me rather presumptuous in offering suggestions along the line of teaching penmanship. What I had in mind was a free discussion of the best form of each letter of the alphabet to present to a pupil. Perhaps I can make this somewhat plainer if I illustrate it.

You know I was associated with Taylor, Hoback and Pierson for some time, and I think other penmen who have acquired great skill share much the same opinion as they did, and that is, if it is easy for them to write a certain form of letter, it will soon be equally easy for the pupil. Now you and I know that considerably over 99 per cent of the pupils who attend business schools never expect to, and never will, become professional penmen or teach penmanship, and the main thing is to give them a rapid, easy, legible handwriting in the shortest possible time. Some teachers teach two or more styles of each capital letter, with the result that the pupil requires considerable extra time to become proficient, and even then when he has occasion to use a capital letter he hesitates as to the style to be used. If he were taught just one style, he could devote all of the time to the one style, thoroughly master it, and if he knows but one style there would be no hesitation as to the style to be used.

Take the capital "B"—No. 1 on the enclosed sheet is thought by a number of people, and to my mind it is, one of the prettiest forms when well-written, but it has the compound curve and when it comes to rapid work, with a person where writing is only one of many things he does, it is a difficult proposition. Of course each teacher who teaches this style can point to pupils who are writing it extremely well, but the question that every teacher should ask himself, and that should be put to every teacher is, do the majority of the class write that style well? Surely, under extreme speed it is written something like No. 2, and then it is not a beautiful letter, and is inclined to be illegible. No. 3 is perhaps all right when written well, but under extreme speed is inclined to look like No. 4. No. 5 is perhaps all right, except under speed and then it is inclined to look like No. 5. I have experimented with all the different styles of capital "B" that I have ever found, and the only one that seems to offer the greatest possibility for the largest majority of my pupils is No. 7, which starts with



a down stroke and then is retraced. In teaching this I have the pupil write it very short and broad, like style No. 8, with the stroke thrown up very high to the left. It is what I call exaggerating to attain the normal. That is the majority of pupils are inclined to make the capital "B" too high and too narrow, so I have them go to the other extreme and make it too short and too broad. When they begin to speed up on this form it will right itself so that we have a form similar to No. 9, which may be acquired in the briefest possible time, written at top speed without turning it into a scrawl, and then it is very easy to write.

Now, you understand, Zaner, that what I have said about this capital "B" may not be founded upon facts. It is possible that instead of getting the truth of this matter, I have formed theories and tried to make the facts fit the theories, so that is why I have suggested this free discussion with the thought that teachers throughout the country would experiment with the various styles of letters, and then teach their pupils that one style to the exclusion of all others.

I am perfectly frank to say that during the past fifteen years I have not hesitated to borrow from any system that I thought would be an improvement upon the form that I was teaching. I did not make the letters as outlined, but the forms there presented showed me how I could modify the letters and secure better results.

Since I began teaching penmanship, about sixteen years ago, I have not discussed the matter with any professional teachers. Of course I have read *THE BUSINESS EDUCATOR*, and in that way have gotten the ideas of the leading teachers, but I do not recall that they have put forth any arguments to prove that the forms they were presenting were the very best. Of course I understand that a large body of teachers would probably never agree upon any one form as a standard and stick to that, but if their attention were called to it they would begin experimenting in order to find out what forms can be acquired in the shortest and most effective way by the largest number of pupils.

Take, for instance, the capital "F." That is more or less of a difficult letter for a class of pupils to handle. Here is the way in which I am hand-

ling it now, and I am sure that a discussion would help me to handle it in a more effective way. I start out with No. 1, which is nothing more nor less than a figure "7." In No. 2, I have the pupil make the figure "7" stop on the base line, as in No. 1, and then complete the abbreviated part. After he has practiced on this until he can make it rapidly, I have him take up No. 3, which he makes with a continuous stroke, or No. 4, which is made with a continuous stroke up to the final crossing. Now I find that the majority of pupils can get a pretty good start on this capital "F" in one morning.

In teaching the capital "D," I first have the pupil, as in style No. 1, write the down stroke, stopping on the line, then he makes the loop to the line again and stops, then he pushes the stroke straight up so that it will be parallel with the down stroke. After practicing on this for about five minutes, we pass to form No. 2, where he makes the stroke to the line and stops, the same as before, over to the other place and stops, and then pushes the stroke over to the left. Not once during this time has he attempted to complete the letter. After he has gotten this stroke so that he can command his arm to the left on the up stroke, I ask him to make form No. 3, the completed letter. This is made small, just about the size I have made it here, and we devote the whole lesson to that, gradually increasing the speed until the stroke becomes purely automatic. I have gone over these three letters to show you what kind of information I would like to get from other teachers, so that it would help me to change, modify and improve the forms that I now use. I am sure that a change of ideas along this line would be of great value to the teachers of penmanship and to the young people who are being instructed. Heretofore movement has occupied the spot light most of the time, but I have found, in my teaching, that it is not necessary to give that the important place that it now occupies in order to secure it, and secure a good handwriting at the same time.

If you think, when you get through reading this, that my nerve is worth more than my suggestions, just fire the whole thing into the waste basket.

Sincerely yours,

E. D. SNOW.

Maple City Business School, Hornell, N. Y.



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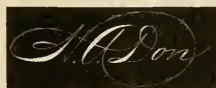
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H. W. English, of the High School, Taylor, Pa., sent us a nice Package of specimens of his skill. Much interest is being taken in the penmanship classes of the high school, due to Mr. English's enthusiasm and ability in the work.

We are in receipt of another list of subscriptions from E. J. Gibb, of the New Trier Township High School, Kenilworth, Ill., who is one of our faithful supporters. Mr. Gibb writes a good business hand, and secures excellent results on the part of his pupils.

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Mr. J. F. Caskey, Haverhill, Mass., whose likeness appears herewith, is a man well known among the commercial school fraternity. For more than twenty years he has taken an active part in the work of business education. He is a firm believer in the practical side of education but believes that it is possible to so combine the practical and cultural that a more refined, forceful and virile entity may result than could be produced by either alone.

Mr. Caskey is perhaps best known for his ability as a penman and a teacher of that branch, yet to those who know him intimately, it is recognized as only a means to an end. Mr. Caskey has always been a student and is working just as hard today as when a novice in the educational field. As a teacher of all the commercial sciences, he is reckoned as one of the best. His efforts do not tend in one direction only, but to all those subjects that will broaden and more fully equip him for the work which he likes and believes in. A good knowledge of law, a thorough training in all the commercial and shorthand subjects, including five systems of shorthand, a knowledge of English and mathematics much above the average, coupled with extensive reading have all tended to produce the well rounded, capable commercial teacher. A teacher in New York City who is preparing a work on "Expert Figuring" wrote to Mr. Caskey saying, "I would give more for your opinion than any one else's, as you appreciate the mathematical end of things more strongly and clearly than any business educator I have ever met."

For the past 15 or 16 years, Mr. Caskey has done a great deal of accounting and auditing. This branch of his work is steadily increasing as the character of his work as an accountant is becoming more widely known and appreciated.

It is Mr. Caskey's ambition to own a school of his own and we would not be surprised to see him enter the field as a manager and conductor of a commercial school, and in the event of his doing so, we believe that the cause of business education will be the gainer.

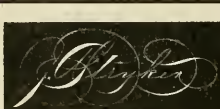
Mr. Caskey is a penman who is skilled both in execution and in teaching. He writes a strong, systematic hand and he produces good, strong, high grade writers on the part of his pupils.

We have known him for many years and have always found him constant and consistent in his friendships and co-operation.

I am the "Lone Star" Card Specialist. Have the most complete Mail Course in U. S. and for the least money. Let me prove it. Your name artistically written on 16 Card* for 25c. Send 10c for sample 1/10 doz. and Agent's outfit.

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PENMAN
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Specimen Letter, Business Hand..... \$.50
Specimen Letter Ornamental and Superfine75
Wedding Invitations, dozen..... 1.50
Written Cards—very fine, dozen..... .25
12 Lessons in Business Writing..... 1.50
DIPLOMAS ENROUSSELI—German or Old English
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ENGROSSING Resolutions, Diplomas, Certificates, Memorials and Pen Work of every description, executed in a thoroughly artistic manner at reasonable rates. Parties desiring work of this class are invited to write for estimates. Complete Course in Business Writing, \$7.50. I will send you several pages of marvelous skill and artistic work for \$1. Box 561.

E. H. MC GHEE, TRENTON, N. J.

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TAKE NOTICE:

1 Dozen Cards..... 25c Ornamental Capitals..... 50c
Ornamental Letter..... 50c Business Capitals..... 25c
Business Letter..... 25c 6 Reputation Cards..... 25c



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By E. H. Fearon, principal, Coml. Dept., Blair Bus. Col., Spokane, Wn.



WANTED! An ambitious young, single man to assist manager of business college. One competent to solicit business and who can make a small investment preferred. Address, **GOOD MANAGER**, Care of Business Educator, Columbus, Ohio.

\$600 Buys This School!

Should net owner \$1,500 next year: no competition: first-class equipment for fifty students; rare opportunity for right man; population increasing rapidly; fine future; fruit section of West; climate perfect; position any time; full particulars by personal letter; at correspondence confidential. Address **A. L. T.**, Care Business Educator, Columbus, Ohio.

WANTED TEACHERS—Penmanship, Bookkeeping, Short hand and Touch Typewriting and all commercial branches. Also managers and principals of Business Colleges and commercial departments of high schools and colleges in the South. Write at once for information and application blank. No charge for registration.

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Penmen Wanted, Good Positions

Several in private schools, now. When can you take a position? 5 A-J positions for combined bookkeeping and pen teachers. High schools are already writing us about September vacancies? We can assist you. No position, no pay. See our new proposition, free—a postal gets it.

THE INSTRUCTORS' AGENCY,
Marion, Indiana.

HALL'S PERFECTED SHORTHAND

In point of simplicity, legibility, and speed, it is the best light-line, concise-voice phonography now published. Examination copy, 75 cents.

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The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK
Recommends college and normal graduates, specialists, and other teachers to colleges and schools.
The agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, MANAGER

The Gibb Teachers' Agency

EVANSTON, ILLINOIS, BOX 223
Our business is recommending specialists to those in need of such.
Supervisors of Music and Drawing, Penmanship and commercial teachers are in demand. No fee until located. Write for our proposition.

E. J. GIBB, Manager

I Need

Some good men to represent my business in the Middle West and the East. To men of ability and energy I can offer excellent remuneration. Have also a few openings which demand only occasional service. Give full record in first letter.

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BUSINESS SCHOOLS in need of well qualified teachers should write us at once stating their requirements for the coming year. For 34 years our Bureau has supplied the leading schools with their teachers.

TEACHERS, are you planning for the coming school year? If you are contemplating a change, by all means get into communication with us at once. We have calls for teachers at salaries ranging from \$75 a month to \$2,000 a year. Write TODAY.

ESTABLISHED 1877

UNION TEACHERS' BUREAU, 229 Broadway, New York

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Where
It
Pays
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We receive a great many calls for commercial teachers from public schools and universities throughout the West. Our "placing service" is unique in the educational field. We do not send you printed notification blanks telling you to "go after" vacancies, or rumored vacancies. We write up and send the employer a special bound report upon your qualifications, showing preparation, personality, credentials and experience. This costs us money, but it places you in the position you desire.

BUSINESS MEN'S CLEANING HOUSE, CHAM OF COM., DENVER, CO.
Kindly send me your booklet "A Placing Agency for Teachers: The Way it Works."
Name
Address

April 10, 1911. Following are some of our most Recent Calls for Commercial and Shorthand Teachers:

Penmanship teacher in a Southern commercial college at a good salary. Young commercial teacher for a Southern business college at \$90 per month. Principal for commercial department in New England business college at good salary. Manager Office Practice in business college in the middle west at \$90 to start. Teacher of penmanship and commercial branches in a California business college at \$75 to \$100 per month. Experienced teacher of Gregg Shorthand for an eastern business college. Experienced teacher of penmanship and Gregg Shorthand for a western Y. M. C. A. at \$75 to \$100 per month. We can use more candidates. Are you available? Now is the right time for the best service

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More Than 1,000 Vacancies

Were reported to us last year. We have openings NOW paying from \$50 to \$200 per month. Let us nominate YOU.

Free Registration if You Mention This Journal.

CONTINENTAL TEACHERS' AGENCY, BOWLING GREEN, KY.

VACANCIES NOW REPORTED FROM TWENTY-SIX STATES

And more will be on our list before this Ad. is read. Our business this year has more than doubled. We are now hustling for those who desire promotion for September. Let us pull together. Register now FREE and investigate some choice openings. Old members report to us your plans at once. Keep in touch with the Bureau that gets results.

THE SPECIALISTS' EDUCATIONAL BUREAU

ROBERT A. GRANT, Mgr. LUTHER B. D'ARMOND, Associate Mgr.
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July 5th to August 16th. Our specialists including Mills, Fuller, Bigelow, Cook, Wiers, Forbes, Armstrong, L. L. Williams S. C. Williams, Davey and others are all preparing the strongest courses in the teaching of the commercial texts we have ever offered.

The successful experiences of all the years we have given to the special training of commercial teachers, both in texts and methods, have developed a strength in our courses that can come in no other way. Let us help you to gain confidence and reserve power in your teaching, which will insure promotion and increase in salary.

Send Postal Card for Our Bulletin.

ROCHESTER BUSINESS INSTITUTE, ROCHESTER, N. Y.

February, 65; March 53

This is April 3. February brought 65 calls for teachers; March, 53. And we are enrolling the finest quality of teachers since this Agency began, in 1904. Our next ad will tell of teachers engaged. It will be interesting, but it should be more interesting to you if you are among those getting our influential aid. "No position, no pay." Enrollment free.

The National Commercial Teachers' Agency

E. E. Gaylord, Manager, Prospect Hill (A SPECIALTY BY A SPECIALIST) Beverly, Mass.





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 Policy Dept., Mass.
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Specimens criticised by Mr. Strickland if return postage in full is enclosed.

LESSON 9

15th Century Letters.

This lesson is a continuation of 15th Century letters presented in previous lessons and are self explanatory. The E shows a form of decoration many times used on the round letters.

Present day illumination does not perhaps contain as many kinds of flower background, therefore these examples will show many adaptations of common flowers. You will note the wild strawberry background on E.

Work this out in natural colors and a pleasing effect will be produced. Colors may be used for background when one tires of gold.

These letters work in nicely as initials in general engrossing.

An Experienced Teacher

wishes to secure interest in an established commercial school. Or, might accept an attractive position. Address,

P. A. T.,

Care of Business Educator, Columbus, Ohio

THE AUTO SHADING PEN by T. H. Miller
 Twelve lessons in Automatic Shading Pen work. \$3 00.
 Large Specimen 15c. 10c brings you my price list and Specimen. No postals answered.

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FOR SALE! A school with splendid reputation, located in a Wisconsin town of 8000 inhabitants. Expenses very low. Will pay for itself in three months. The best chance in Wisconsin for any one who desires to engage in business. Address L. M., care of Business Educator, Columbus, Ohio. Will sell for price of equipment on account of death.

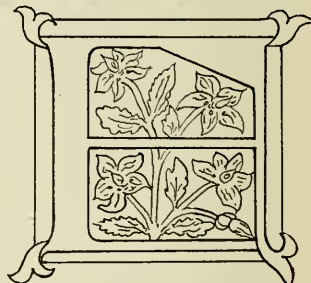
Simplify Your Methods Of Teaching Shorthand

"BARNES' BRIEF COURSE" reduces the study of the Benn Pitman and Graham systems to such simplicity that any person with a fair knowledge of the English language can easily learn shorthand. There are only twenty-two lessons in the book, but all the essentials are fully and clearly explained in a most interesting way. A dictation course (beginning with a complete *business letter* in the second lesson) furnishes "actual business" practice in connection with the mastery of the principles. Speed factors and reporting expedients are taught from the very first. Brief Course is full of valuable *time-saving* methods which are distinctively "Barnes." It imparts the greatest amount of information in the briefest possible time, because it goes *straight to the point* and makes *every minute count*.

Endorsed by the large chain of Head Schools of the Western Coast, the St. Joseph, Mo., High School, the State Normal of Indiana, Pa., the St. Francis Solanus College, Quincy, Ill., and by many other large commercial, public, private, and Catholic schools.

"Our class has been organized a little more than two months and today wrote accurately 85 words per minute. How is that for only one recitation a day, and the students carrying three other heavy subjects?" — *Central High School, Kalamazoo, Mich.*
Shorthand Teachers: Send for a free paper-bound copy of Brief Course and learn more about this method. State whether the *Benn Pitman* or the *Graham* system is desired.

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 Arthur J. 2201 Locust Street St. Louis, Mo.



Investigate Our 20th CENTURY BOOKKEEPING

before selecting the text to be used next year. Being used in more than twelve hundred schools is evidence of merit. The **best**, we think; let us **show** you.

SOUTH-WESTERN PUBLISHING CO., 222 MAIN ST., CINCINNATI, OHIO

Publishers and Advertisers will thank you for mentioning The Business Educator.



Mr. S. O. Smith, the subject above shown, was born on a farm in Brant county, Ontario, on Nov. 1, 1886. He attended the public schools, graduating from the High School in 1904. He

then attended Normal and after one term, took charge of a rural school near the Stony Creek battle ground. After a year and a half there, he received an offer of tuition in bookkeeping for his services in teaching English Branches from the Bay City, Mich., Business College. Forced to leave Bay City on account of sickness, he returned home, and after recovery, completed his commercial course at the Central Business College, Stratford, Ontario.

On graduation, he engaged with the Ottawa, Ontario, Business College. After a short stay here, he entered the employ of the Northern Bank of the same city. In the fall of 1907, he resigned from his position to accept a position with the Willis Business College, also of the same city, remaining there two years. During this time, he spent one summer vacation at the Rochester Business Institute. In July 1909 he resigned his position, spent his vacation at the Zanerian, and in the fall assumed charge of the commercial department of the Scranton, Pa., Business College.

Resigning in July, 1910, he was married to Miss Louise E. Baird, of New Ottawa, Saskatchewan, Can., on Aug. 10, 1910, and in September took charge of the Commercial work of the Grand Rapids Business Institute.

Besides his special preparation in penmanship, Mr. Smith is well qualified to teach the other commercial subjects, having taken a home study

course in Higher Accounting and Auditing. As a penman his work is ranking among the best in our profession. As a man, he is all right anyway you take him.

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Poughkeepsie, New York

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Only Business College in a city of 70,000, well equipped and doing a good business. For sale at \$1,500, on terms if sold promptly. For full particulars, address

"SOUTHERN BUSINESS COLLEGE"

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we first wrote cards for money. In all that time we have never lost a chance to improve. Don't you want to see some of our perfected work? Finest quality cards, large size, with your name, 30c a dozen. Unsurpassed for all around excellence. 1 and 2c U. S. stamps received. Canada coins or postal notes taken. Circulars free, plainly addressed.

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AT HOME by carving roses, butterflies, etc., on calling cards. \$5.00 a day is not a large income for those who can do this work and they have no fear of ever being out of employment. It can be learned by anyone and at small expense. I teach it by mail and furnish all instruments, brushes, colors, etc. A beautiful sample of the work sent for 10 cents. Full information free.

CHALLENGE BLACK INK

FOR ORNATE WRITING. I challenge the world to produce a more brilliant ink. It flows freely and gives a very fine line. It is dark purple when first written but soon changes to a rich, glossy black. Sample bottle 20 cents, pint 75 cents, quart \$1.25. Circular free.

A. W. DAKIN SYRACUSE, N. Y.

Become a Better Teacher

By attending the EIGHT WEEKS' Summer Normal School for Commercial Teachers beginning MONDAY, JUNE 5, 1911, in the Cedar Rapids Business College.

In addition to the regular faculty of the C. R. B. C., Carl C. Marshall and Samuel H. Goodyear, two prominent Business Educators and Authors of Commercial Text Books, will conduct regular classes and give lectures upon Commercial Subjects. FRANCIS B. COURTNEY, that master penman, is principal of our Penmanship Department.

It will pay you to go 1000 miles to get instruction and inspiration from these prominent Business Educators. Write for our Summer Normal School Circular and Catalog.

CEDAR RAPIDS BUSINESS COLLEGE,
CEDAR RAPIDS, IOWA

The following resolutions
of
The Sympathy & Respect
were drafted by the
Win City Lodge
Knights of Pythias.

At their regular meeting held
Tuesday night, April 21, 1903.

Whereas,
On Thursday evening, April 16th, it pleased our Heavenly
Father to call from our midst our dear brother,
+ Ira Myer, ++

past chancellor, commander and present inner guard
of our order. And that his removal leaves a vacancy in our
midst which we deeply mourn and regret, and

Whereas,
His removal by death has broken the domestic circle of his family which
we feel is irreparable, by it Resolved, That we, the members of
this lodge, as a token to the bereaved family,
our heartfelt sympathy and fraternal regards
in this dark hour of their distress and sor-
row, and commend them to the care of Him
who is a Father to the fatherless, a husband to the widow and an ever
present help in time of need.

BE IT FURTHERMORE
Resolved,
That the charter of this lodge be draped in mourning for a period
of thirty days and that these resolutions be placed upon record, a copy
of which shall be sent to the bereaved family and a copy to the Win
Press for publication in its columns.

Signed on behalf of the order.

Rapid, effective engrossing by A. W. Kimpson, Tyler, Texas. Commercial College.



Roundhand

J. A. OLSON,
Philadelphia, Pa.,
409 Chestnut Street.

Specimens criticised by
Mr. Olson if return postage
is enclosed

LESSON 9.

This lesson contains the complete alphabet and figures.

No special instruction will be given this time, excepting to call your attention to the finishing stroke of b, v and w. The so-called blind loop is substituted by a small oval slightly shaded, also the last part of k which has an exact resemblance of the second part of capital K. Study the construction and relationship of the figures carefully.

In this lesson, endeavor to find your weak letters and strengthen them.

I expect some very nice work now, so endeavor to do your best.

What do you really KNOW about the West?

Nearly everyone comes out here under mistaken impressions. There is the West of railroad advertising—designed to sell transportation. The magazine West, described by writers who gather their impressions in hotel lobbies, is interesting—if true. Then there is that West, so tenderly guarded by our well-meaning conservationist friends, a most remarkable place.

Between these three, no one who reads gets the right idea. I can tell you the real facts about Alaska, good and worthless irrigated land, Seattle, Tacoma, the great Oregon land rush now on, prospects of employment. I will send you such printed matter as is reliable and will answer fully any specific inquiries.

This will cost you a single dollar and may save you hundreds.

M. W. Cassmore, 355-6 Empire Building,
SEATTLE, WASH.

Standard Script Alphabet

A B C D E F G H I J

K L M N O P Q R S T

1 2 3 4 5 U V W X Y Z 6 7 8 9 0

a b c d e f g h i j k l m n o p q r s t u v w x y z

ELDRIDGE'S SHORTHAND DICTATION EXERCISES

By EDWARD H. ELDRIDGE, Ph D., Director, School of Secretarial Studies, Simmons College, Boston

Five editions: Benn Pitman, Isaac Pitman, Gregg, Graham, and edition without shorthand outlines Manila quarto, 240 pages, Price, 65 cents

One teacher writes: "We adopted Eldridge; there was no second choice." Another: "Every page is a lesson in English."

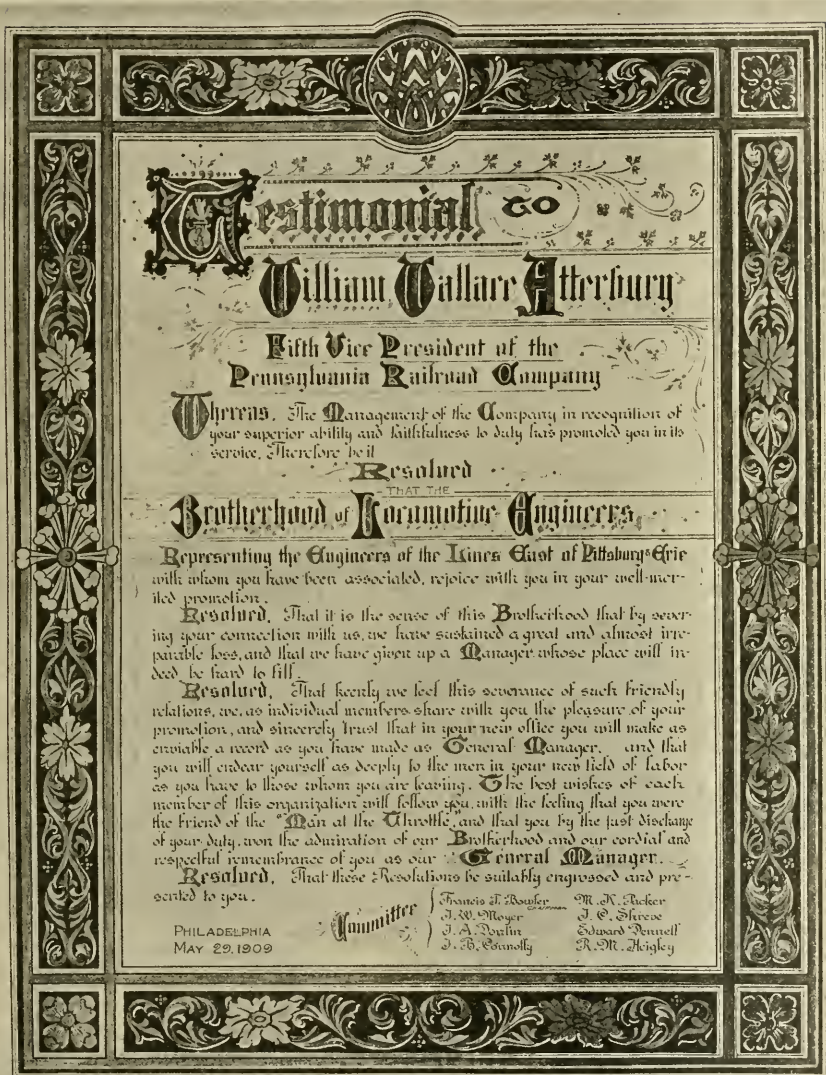
Yet another: "It is a dictation book, a book of model business letters, a speed practice book, a book of business ethics for shorthand students, a business vocabulary builder, and a shorthand dictionary combined in one volume."

Eldridge increases the Efficiency of the Shorthand Course

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of specimens.

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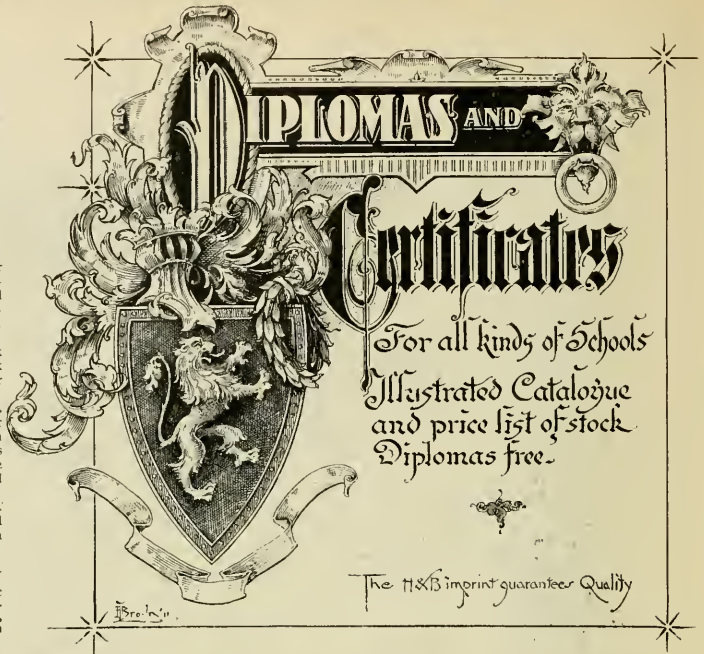
Herewith we show a pen and ink drawing for catalog cover. The entire design was first carefully drawn in pencil. Give the shield and scroll work especial study as this kind of decorative drawing is difficult to handle in a satisfactory manner.

Note color values carefully. Use solid black sparingly. Use strong outlines on scroll work and sharp clear cut lines in treating the color values.

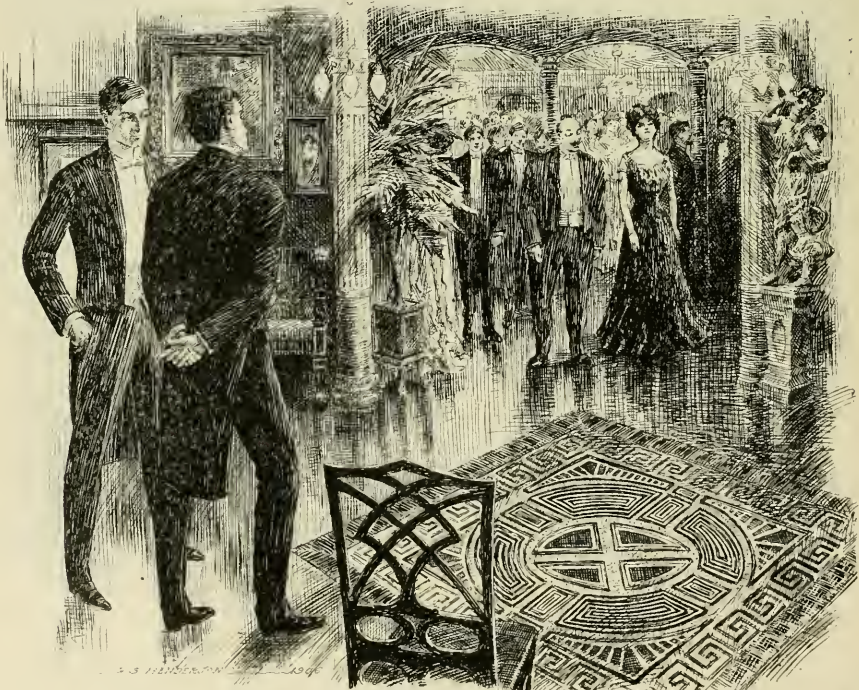
Work carefully and train your eye for accuracy. Study the color effects in the catalog cover shown herewith. You will see that the wreath which hangs on one corner of the shield is partly in shadow; that the effect of relief of the Lion rampant is obtained by patches of solid black and cross-hatched lines.

For the engrossing text use No. 3 broad pen. This design contains many good ideas and will require much careful study in order to make a good copy.

BEST CARDS, White or Tinted, 20c doz.; 3 doz. 50c. Ornamental Caps, 15c per set. Announcements, Invitations, Resolutions, etc. Prices quoted on application.
H. CURTIS CRANE,
337 West Brown Street, Upper Alton, Illinois.



The H&B imprint guarantee Quality



Modern pen drawing by G. S. Henderson, 712 Marquam Bldg., Portland, Ore.



CLUB CHAT

A list of fourteen subscriptions is just received from W. D. Sears, of the Drake College, Jersey City, N. J. This is the kind of a list that indicates much interest and enthusiasm in penmanship.

Mr. J. J. Theobald, Secretary of the Actual Business College, Akron, Ohio, greets us with a list of "thirteen" subscriptions. He states they are enjoying a very prosperous year, and expect a large school next year. This school is doing a great deal to further the interests of good penmanship.

NEWS NOTES AND NOTICES

Mr. J. S. Eccles, formerly of Toronto, Can., but recently of Janesville, Wis., has engaged for the coming year with the Northwestern Business College, Chicago, Ill. A finer man and a better school are pretty hard to find, and therefore congratulations are hereby extended.

J. B. Patterson, of the College of Commerce, Racine, Wis., has engaged for next year with the Detroit, Mich., Commercial College. Mr. Patterson is a fine young man, and we wish him success in his new position, for we feel sure he will find congenial and appreciative co-workers in that institution.

The steady growth of the firm of Isaac Pitman & Sons, New York City, has been such since 1890, when Mr. Clarence A. Pitman came to America and opened the New York office for the London firm, that since that time they have been compelled to enlarge and move their quarters three times, their latest move being into the twelfth floor of a fine, new, large building

of G. P. Putnam's Sons, of 2, 4, and 6 West 45th St., New York City. Their rooms will occupy the front of the building, where they will be glad to welcome their many friends in the future. This growth of business is due to merit and to the untiring and intelligent publicity efforts of the manager, Mr. Clarence A. Pitman. We wish the firm a continuation of its increasing and deserved prosperity.

Your editor recently had the pleasure of visiting the rural schools of Harmony Twp., Clark Co., Ohio, and found the work in penmanship and drawing under the supervision of Otis B. Thomas, of Vienna, in excellent condition. Supt. David Neer is supporting the movement for better art, and the teachers under his supervision are working faithfully. We found the work to be quite on a par with that in many cities, clearly demonstrating that Mr. Thomas is a successful teacher.

On the 11th of March, Mr. E. N. Miner, editor and proprietor of the Phonographic World, purchased a controlling interest in the Martin School, Inc., of Pittsburg, Pa. This is one of the important school deals of the year.

SPECIMENS

We recently had the very difficult pleasure of examining the twenty best specimens of penmanship from the students of the following schools: Haverhill, Mass., Business College; Berkshire Business College, Pittsfield, Mass.; and Bliss Business College, N. Adams, Mass. We were welcome to discover the twenty best writers out of the sixty. The result was as follows: Haverhill nine, Berkshire seven, and Bliss, four. The specimens submitted were the most uniformly excellent and closely graded we have ever been called upon to judge. The institutions named, from proprietors to pupils, are to be congratulated upon the splendid showing made. There is mighty little ignorance in those institutions as concerns penmanship, and

we are inclined to believe mighty little in efficiency in other things as well. It was a difficult task, but a distinct pleasure to look into the work of these schools, as shown in the record of writing. All of the work submitted was of an intensely practical nature, good both in form and in freedom.

DUFF'S COLLEGE VISITORS' DAY

An innovation in Commercial School work was Visitors' Day at Duff's College, Pittsburg, Pa., on April 8, 1911. Over five hundred visitors were present, among whom were the parents and friends of the pupils, a large number of the alumni, representatives and pupils from various educational institutions of the city, many business men, bankers, and others.

A very pleasant and fraternal feature of the occasion was a visit from the entire student body of the Iron City College. Another feature was the exchange of visits between the Short-hand and Commercial Departments of the college. Necessarily in a large school the work of the different departments is somewhat separated, and its nature and scope were not familiar to each other.

The object of such a day was to place before parents and others interested in commercial education the nature of the work done by the pupils, to bring the business world in closer touch with the pupils and the character and extent of their work, as well as the comprehensive courses as taught in a modern way, and to foster a fraternal feeling among the different business colleges and their student bodies. That these objects were in a large measure attained is assured by the interest manifested and the favorable comments made by the visitors.

In order that the plans of instruction in the institution might be more readily understood, nothing of a special nature was prepared for the occasion, but there was placed for inspection all work done by the pupils in attendance, as well as their daily work, and the regular routine of classes was held during the day.

The marked success attending the introduction of this observance has led the management to make this an annual event in the future.

New Practical Letter Writing

We Americans are never satisfied with what we have, but always on the lookout for something better. That's why we are the most progressive people on the face of the earth.

As publishers, it has been our aim to supply the needs of progressive educators, and, judging from the popularity of our publications, we have succeeded in a marked degree.

Our text on letter writing has been a most potent factor in the training of young men and young women for responsible positions in all the vocations. What is of more importance than the ability to write a good letter?

Having foreseen the demand for a text-book strictly authentic and up-to-date, we have thoroughly revised our Practical Letter Writing. The new book contains many unique and inter-

esting features: chapters on Card Indexes; classifying, filing, and copying letters; Telegraph and Cable messages; Cipher and Code messages; Lettergrams, Telepost, and Postal Union matters; Credits and Collections. Cards, invitations, announcements, and other social forms are also concisely treated. "The Right Word" series covers more than five hundred mistakes of common occurrence.

The pith and point are stated tersely, and numerous drills and exercises insure a practical knowledge of the best forms. Interrelated transactions impart the flavor of reality and add zest to the student's task.

Write to us for full information.

Remember that we have a complete series of practical text-books, and don't forget that we pay the freight.

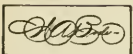
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BLANK CARDS I have the very best blank
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Hand cut. Come in 17 different colors. Sample 100
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COMIC JOKER CARDS About 25 different
kinds. Many new.
100 postpaid, 25c. Less for more. Ink, Glossy Black
or Very Best White, 15c. per bottle. 1 Onique Pen Hold-
er, 10c. Gillott's No. 1 Pens, 10c. per doz
Card Writing. Circular for stamp.

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teaches you. Complete new com-
pendium, 6 position plates, 48 lines
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and a large sheet of instructions
for practice. All for a dollar bill.
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AND INK PORTRAITS

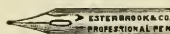
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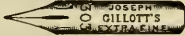


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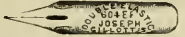
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The Madarasz Book

Announced in the April number of *THE BUSINESS EDUCATOR*, is an assured success, and will be a fitting monument to the foremost penman of the age, as well as an appropriate memorial to his memory from his wife. A number of his personal friends are sifting biographical material and expressing their estimates of him as a man. A number of his famous pupils are furnishing valuable information concerning his methods, how he wrote, how he taught, etc., just the things which young penmen should know who aspire to be masters.

The engravers are at work trying to reproduce the wonderful Madarasz touch and charm, hundreds of dollars being spent for engravings of work which has heretofore never been engraved. Then the best that has appeared will also be included to make the work representative of his skill and versatility. The publishers propose to do his work and memory justice in so far as the engravers, printers, his friends and themselves are able. Cost will be a minor consideration. The aim is to do the work of L. Madarasz justice and to publish a book of real inspiration and helpfulness to aspiring penmen. His wish was that the book be published as a "Dowry" for his beloved wife, and she desires that it be published as a memorial to his memory. As the publishers, we propose to respect both of their wishes, and to that end intend to spare neither expense nor effort.

Now is the time for YOU to aid in the good work by subscribing and remitting for as many volumes as you desire for yourself and friends. Remittance with order is necessary if you wish to avail yourself of the "In Advance of Publication Prices."

Think of the value and inspiration of hundreds of his specimens, selected carefully from thousands, published in four editions as follows: Paper, \$1.00; Cloth, \$2.00; Half

Morocco, deluxe edition, \$3.00; Full Morocco, deluxe, Memorial Edition, limited, \$5.00.

In Advance of Publication Price. Those remitting in advance of publication, to meet in part the large expense involved are entitled to the following greatly reduced rates: Paper, 80c; Cloth, \$1.50. Half Morocco, deluxe edition, \$2.50. Full Morocco, deluxe Memorial edition, limited, \$1.

A royalty on each book sold goes to Mrs. Madarasz, the amount being proportionate to the price of the book. Now is the time to act and thereby benefit yourself and others.

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Is the word that best describes the predicament of the book men who, six months ago, so industriously asserted that

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"Was not suited to beginning students"—"was too advanced"—"was too radical a departure from present texts"—"was an untried experiment, sure to be a failure"—"was away beyond the comprehension of the student"—"would jeopardize the reputation of the teacher using it"—and many others of like import; but not one word questioning the correctness of the principles and classification of accounts set forth, because they did not dare to,

TODAY they are confronted with the results shown by the work of over 3,000 students who have completed the Elementary Set, with not one single criticism from a single teacher, and with the strongest statements from all of them that it is the most teachable, practical and interesting bookkeeping system ever published; and similar reports are already beginning to come in from those who first secured the Wholesale Set. Everyone (even the book men, privately) now says it is far ahead of anything else published.

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In common with other standard systems, Munson has a brevity and legibility of outline which no light-line system can possess, because light-line systems, discarding position-writing and shading and other valuable shorthand material, must use many characters but slightly differentiated from each other; and because in

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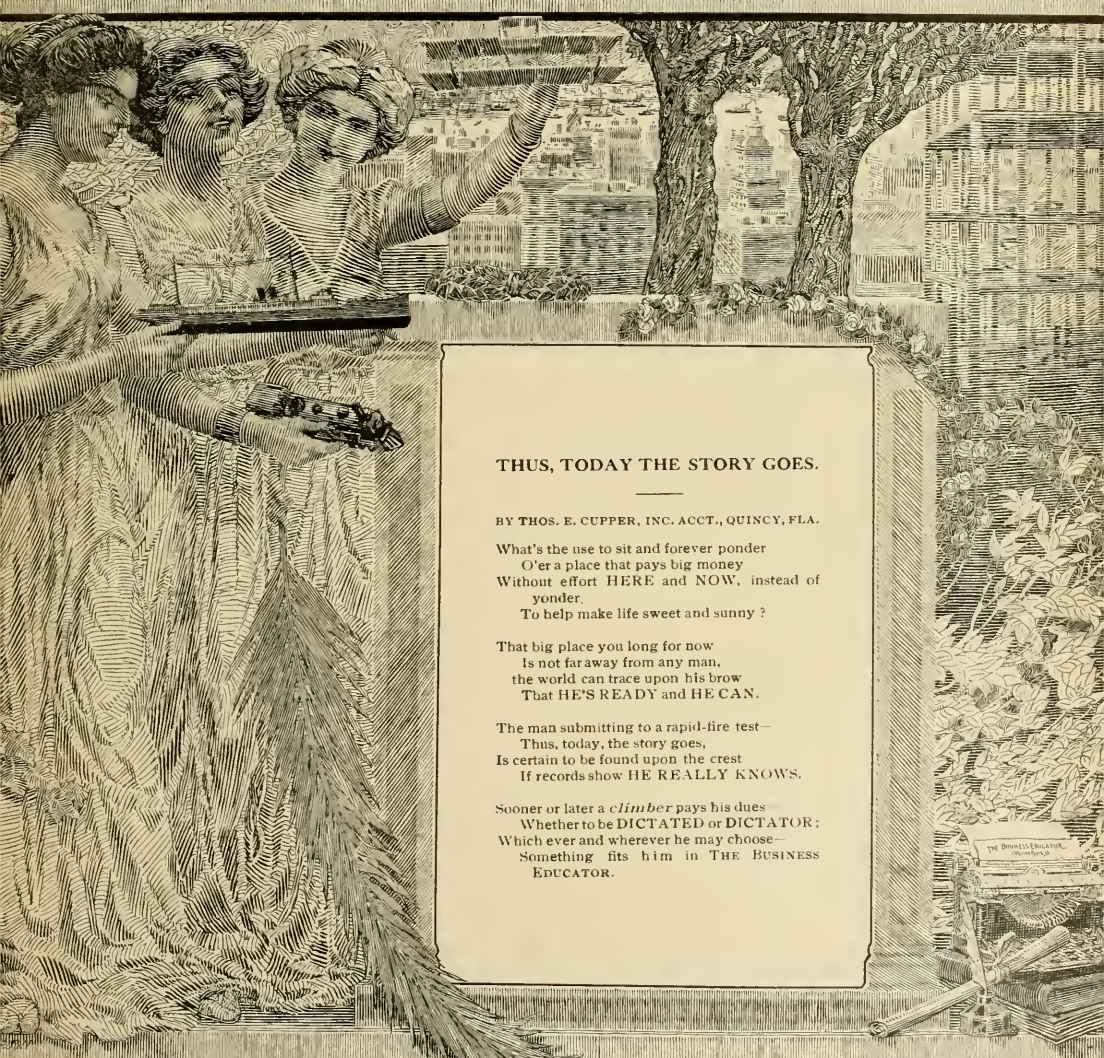
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J. A. LYONS & COMPANY

NEW YORK
1133 Broadway

THE BUSINESS EDUCATOR

PROFESSIONAL EDITION. \$1.00 A YEAR
JUNE, 1911



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BY THOS. E. CUPPER, INC. ACCT., QUINCY, ILL.

What's the use to sit and forever ponder
O'er a place that pays big money
Without effort HERE and NOW, instead of
yonder.
To help make life sweet and sunny ?

That big place you long for now
Is not far away from any man,
the world can trace upon his brow
That HE'S READY and HE CAN.

The man submitting to a rapid-fire test—
Thus, today, the story goes,
Is certain to be found upon the crest
If records show HE REALLY KNOWS.

Sooner or later a climber pays his dues
Whether to be DICTATED or DICTATOR;
Which ever and wherever he may choose—
Something fits him in THE BUSINESS
EDUCATOR.

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Elaborate Actual Business for large departments.

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One business man who read it, called it:
"A novel grammar, and a grammar novel."

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It renders the study pleasant for the student, and the work of teaching easy and interesting for the teacher.

TERMS. \$1.00 cash, with the privilege of returning it after thirty days' examination, if you find that it does not surpass the description given.

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THE new Model 10 Smith Premier is the most profitable typewriter equipment for business schools. With nearly every operation controlled from the keyboard and a key for every character, the actual work of writing may almost be described as ***practically automatic.***

The mind is unburdened and free for brain work—the hands simply follow the dictates of the mind.

Our Employment Department is in constant touch with business men who require typewriter operators whose minds are not machines and business schools using the Smith-Premier profit materially by this connection.

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SUMMER NORMAL SESSION OF GREGG SCHOOL

Under the Personal Direction of Mr. John Robert Gregg



THE NORMAL SESSION this year will begin June 19th and continue to July 29th, and will be followed immediately by the Gregg Shorthand Association Convention. The shorthand course will comprise the usual instruction in the Manual through the elementary, intermediate and advanced classes. Special attention will be paid to thorough reviews of the Manual. For those who do not care to review the Manual, or who already have a knowledge of Gregg Shorthand, special work will be provided in the form of instruction in shorthand penmanship, blackboard penmanship, teaching methods, the correlation of shorthand and typewriting, the development of speed, etc.

A special feature of the Summer Normal Course of Gregg School will be the study of teaching methods. It will readily be understood that owing to the peculiar situation of Gregg School as the headquarters of Gregg Shorthand and its location in a large city, conditions have forced upon its management the absolute necessity of securing the maximum of efficiency with the minimum of effort on the part of the teachers and pupils. This means that the methods employed have been brought to a perfection of detail not to be expected under other conditions. For many years Mr. Gregg not only exercised close personal supervision over the management of the school, but spent much of his time in the classrooms. The school has been his laboratory. There he came in close contact with class-room conditions and with the problems confronting the teacher of shorthand and typewriting. As a result, the methods of instruction employed in the Gregg School are the outcome of his close study of the needs of the teacher, the pupil, and the school.

Gregg School has always been noted for the large number of expert typists that have been graduated from its instruction. A majority of all the prize winners in the various typewriting contests in recent years have been graduates of Gregg School, or operators who learned typewriting from "Rational Typewriting." Among those are Mr. H. O. Blaisdell, the World's Champion Typist; Mr. Emil A. Trefzger, twice winner of the English Championship; Mr. J. L. Hoyt, the World's Champion Amateur Typist, and Mr. Gus R. Trefzger, National Business Show Champion Typist. As the school is known as the headquarters of Gregg Shorthand, so has it also become the headquarters for the rational idea in the teaching of typewriting; and "Rational Typewriting" represents the only advance in the teaching of typewriting that has been made since the advent of the touch method.

Gregg School has for some years made a specialty of educating teachers to give instruction in the "twin arts" as a unit, and to arrange their work so that the ability of the pupil in each of these important branches will advance simultaneously. Stress will be laid upon this feature of the work of the school, and teachers will be instructed in methods of arranging the typewriting work so as to correlate and harmonize it with the shorthand teaching.

A feature of the course will be examinations for Gregg Teachers' Certificates, which are granted over Mr. Gregg's signature only after personal examination. All teachers passing the examination will be awarded the Teachers' Certificates. Owing to the requirements of many public schools, it is becoming increasingly important that candidates for desirable positions in high schools, etc., hold a Teacher's Certificate in shorthand.

Through the efficiency of the Teachers' Bureau of the Gregg Publishing Company, which has for many years specialized on placing teachers in desirable positions, special opportunities will be offered to candidates for such positions to learn of desirable openings. Write for a Gregg School prospectus and a complete announcement of the Summer School, and the Gregg Teachers' Medal Contest.

REMEMBER THE GREGG CONVENTION IN AUGUST

GREGG SCHOOL, - - CHICAGO



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MR. NATHAN BEHRIN, an Isaac Pitman writer, is the "100 per cent. Man," having made an unprecedented record of 200 words a minute in shorthand in the examination for Court Stenographer held in New York, February 2, 1911. He wrote 200 words a minute for five minutes with **absolute accuracy**. The Civil Service Commission certified to this in its report of the examination. Among his competitors were 200 writers using various other systems of shorthand, some of them being official court stenographers, others legislative and convention reporters, general stenographers of reference, etc. The conclusion is logical.—**Isaac Pitman Shorthand is still, as ever, the most speedy and legible, the Genesis and Gibraltar of modern shorthand.**



Nathan Behrin
The
"100 per cent. Man"

WHAT does Mr. Behrin think of the system that enabled him to win this honor? He says: "The Isaac Pitman Shorthand does not attempt the outline abbreviations of the Graham adaption because the daily experience of the great living writers is that increased legibility results from a restricted use of abbreviation in the outlines of uncommon words. I think that in writing as fully as we do in our system, the hand travels along with more swing and one can write as in longhand. I have carefully compared the Isaac Pitman system with the Graham and Munson, and I know of the many troubles their writers have to contend with."

Write for a copy of "What They Say," and particulars of a Free
Correspondence Course in Isaac Pitman Shorthand.

Isaac Pitman & Sons, 2 West 45th St., New York

A course in Phonography for teachers will be given in the Summer Session at Columbia University beginning July 6. For further particulars apply to the Secretary, Library Building, Columbia University, New York.

A Marvelous Record in Typewriting

At the contest for the New York City Championship in Typewriting, held on April 22nd, Miss Bessie Friedman, a fifteen-year-old Bronx girl, won both the Amateur and the Professional Championship of New York City, writing over 100 net words a minute for fifteen minutes. The remarkable nature of Miss Friedman's achievement will be understood when it is known that she began the study of typewriting less than twenty months prior to the date of the contest which was held on April 22, 1911. She is to-day



MISS BESSIE FRIEDMAN

The Fastest Typist of Her Age in the World

Miss Bessie Friedman learned typewriting from Charles E. Smith's "PRACTICAL COURSE IN TOUCH TYPEWRITING," a text-book which has set the pace in raising the standard of typewriting. Authors of other text-books on typewriting have shown THE SINCEREST FORM OF FLATTERY by endeavoring to imitate A PRACTICAL COURSE in their new or revised editions.

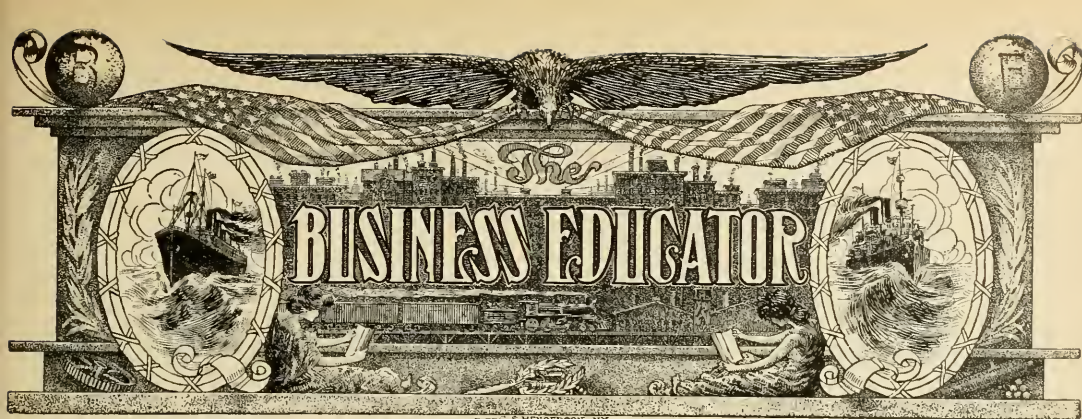
THE REASON A PRACTICAL COURSE IN TOUCH TYPEWRITING produces winners is because it is the most constructive system of typewriting ever devised. It follows the line of least resistance, so that the student becomes a skilful operator with a minimum amount of effort. It trains all the fingers all the time. The fingers are trained first on those keys over which they are naturally held when in their normal position. It is scientifically and pedagogically correct.

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VOLUME XVI

COLUMBUS, O., JUNE, 1911

NUMBER X

THE BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, Editor
E. W. BLOSER, Business Manager

Published Monthly (except July and August) by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, \$1.00 a Year (Foreign Subscriptions 30 cents extra; Canadian Subscriptions 20 cents extra); Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra; Canadian Subscriptions 10 cents extra)

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The Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the twelve pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and features of the Professional Edition

The *Business Educator* is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers.

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Advertising Rates furnished upon application. The *BUSINESS EDUCATOR* being the highest grade journal of its class is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business collee proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

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and
C. P. Zaner & E. W. Bloser.*

Ornate script, offhand, by Mr. E. A. Lupfer, all-round hustler in the office of the B. E.

MADARASZ

The brain is quiet that ruled the rarest skill,
The magic hand of Madarasz is still.
Divinely gifted, yet he frankly owned
The need of power whence labor sits enthroned.
To swing each stroke within the varied bounds
Prescribed by law, which beauty e'er surrounds,
Requires a rigid will and strength of heart
Of which the lounging weakling holds no part.
Perfection's finger e'en could not refine
The marvelous grace which lives in every line.
Triumphant beauty blooms in each bright word,
Such beauty as by zephyr's wings is stirred.
No more on earth his wondrous pen he wields,
Yet still his work high inspiration yields,
And some rare souls when led by him shall roam
Those glorious heights where genius hath her home.

RICHARD P. WOOD, Everett, Wn.
Acme Business College.



OUR ANNUAL FOREWORD AND MOVE FOREWARD

Our past progress and work is the best criterion by which to judge or estimate our future service. We have not changed radically. We have grown and we have tried to improve, and by your help we hope to continue to do so.

We are spending more and more each year for regular contributions, and depending less and less upon chance articles and papers. As a consequence we are securing more and better readers and higher grade contributors.

If these facts appeal to you and deserve your co-operation and support, we shall be delighted to have your aid and to pledge our best service.

Not all of the regular plans and features have at this date been arranged for, but most of them have, and are as follows:

PROFESSIONAL EDITION

Commercial Law



Mr. John J. Sullivan, A. M., L. L. B., Philadelphia, will contribute a series of ten articles on Commercial Law, which, we feel sure, will prove of special value to teachers in both public and private schools. Mr. S. is a recognized author and au-

thority on the subject of business law, and brings to his subject years of study and practice at the bar as well as experience as a teacher of the subject.

Typewriting

Miss Madeline Kinnan, Roger's & Allen's School, Fall River, Mass., has consented to prepare and present a series of ten contributions on the subject of Typewriting. Miss Kinnan is an experienced, efficient and practical teacher of shorthand and typewriting, whose work has been of such a markedly high grade as to attract wide attention.

English



Mr. C. E. Birch, Lawrence Kans., Director of Commercial Education, Haskell Institute, whom many of our readers know, having contributed articles to our columns on Arithmetic, etc., will present a breezy series of articles on the subject of

English. If we mistake not, they will be of the kind to cause one to agree and commend or disagree and argue the question. They will be timely.

Arithmetic



Mr. J. H. Minick, Eastman College, Poughkeepsie, whose contributions on Arithmetic are now appearing in our columns, will continue at least until the end of the year. We are hearing nothing but good things concerning Mr. Minick's articles.

High School Work



Mr. Raymond G. Laird, High School of Commerce, Boston, Mass., will continue to engineer in his free-for-all way the Department devoted to High School Work. Mr. Laird is a man of unusual snap and versatility, and succeeds also in stirring others

to action.

Conduct of Business



its relation to the science and art of conducting business.

Mr. M. W. Cassmore, Seattle, Wn., will continue to fire his free-lance contributions at our readers. Cassmore is a thinker, a promoter of advance thought, whose eyes an ever widening horizon of the problem of education in

Advertising.



ber and a growing one, and many sided as well, and will help any school man to improve his advertising literature, cut down expenses, and increase his profits.

Association Work.

From one to a-half dozen pages in each issue will be given to Convention reports, announcements, professional promotion and progress.

Special Contributions, Editorials, News Items, etc. will continue to appear as in the past even more timely than ever if it be possible to make them so.

Among Books.

Several reviews of books of value for commercial teachers will appear from time to time. It is hoped that teachers may have their attention drawn to useful, "meaty" books which possibly may have escaped their notice. If one would keep out of a rut and grow, he must read something more than the newspaper and "bread and butter" facts.

Literary Features



Mr. Chas T. Cragin will continue to thrill, entertain and instruct our readers by his exceptional ability. The "Romance of Business" series of papers are being received with much enthusiasm.

Mr. Thos. E. Cupper, the man with a message that mean much, will continue to contribute.

PENMANSHIP EDITION

Business Writing

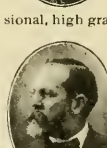


Mr. Fred Berkman, with whose skill and inspiration many of our readers are familiar, is preparing and will present a series of ten contributions comprising text and illustrations on Business Writing somewhat out of the usual run, and such only as he can prepare to inspire and enthrall. You may expect something especially valuable.

he can prepare to inspire and enthrall. You may expect something especially valuable.



Mr. S. E. Leslie's contributions from his level head and skillful hand will continue until February. This course of articles and illustrations are second to no other in practicability and high grade skill. Follow him if you wish to qualify as a professional, high grade penman.



Mr. S. B. Fahnestock's illustrations and instructive bits of advice are interesting and inspiring a good many people if we may judge from what we hear. Considering the fact that Mr. F. has been in the harness about a third of a century, we are inclined

to think nothing quite so good has appeared from any other pen.



Mr. W. C. Brownfield, penman of the Bowling Green, Ky., Business University, whose work was announced this year, and was delayed by us and through no fault of his, will, in all probability, follow Mr. Leslie's contributions February next. Mr.

Brownfield was a personal pupil of the late L. Madarasz when he was in Knoxville, Tenn., and his work will have a strong Madarasz flavor and swing and will therefore be worth looking forward to.

Ornate Writing



L. Madarasz, about a year before his death, prepared expressly for publication in THE BUSINESS EDUCATOR, ten illustrated articles on Policy Writing wherein he advocates and explains with exceptional vigor and clearness his free rapid semi-or-



nate, semi-round style of penmanship. It is the kind which made him famous as a rapid, effective policy writer. And here we are to have his first and final word on that phase of writing. This one series of contributions alone will be worth ten times the subscription price.

And these same contributions, some fifteen full pages in all, will appear in "THE MADARASZ BOOK," so that you will be able to get them in installments and collectively.



Mr. E. A. Lupfer, assistant instructor in the Zanerian College, will contribute specimens regularly, as will also the editor of the B. E. Other leading penmen will contribute from time to time, such as H. B. Lehman, H. L. Darnier, R. Guillard, etc., etc.



Mr. E. L. Brown, Rockland, Me., with whose work our readers are familiar, will continue to contribute of his skill and knowledge to the delight and improvement of our many professional and aspiring engrossing artists. His is a "fountain head" of practicability and beauty which never seems to run dry.



as applied to practical art such as policy writing and engrossing.

Mr. H. W. Strickland, Springfield, Mass., will remain with us another year. The articles he is writing and the illustrations he is preparing, are very practical and somewhat out of the beaten path. He is a student of the art of engrossing



signature development, adaptation, etc. These illustrated articles will be of special money value to young people who wish to find a market for their mental and manual wares.

Mr. D. W. Hoff, Lawrence, Mass., the versatile, all-round teacher, artist, educator, will contribute a series of illustrations and articles on applied art in engrossing, designing commercial headings, trademarks,

Pen Drawing and Flourishing.

Examples of pen drawing, flourishing, etc., will appear from H. B. Lehman, S. G. Henderson, C. R. Hill and others.

All in all more good things are in sight for B. E. readers than ever before. Your support will

help to make the success complete. We thank you for what your conscience and judgment may deem we deserve.

High grade specimens of the Engrossers Art from such masters as P. W. Costello, Scranton, Pa., S. D. Holt, Philadelphia, Pa., and F. W. Martin, Boston, will continue to grace our pages and instruct and inspire aspiring young men and young women in this fascinating and profitable art.

BROWN-COSTELLO

In a recent letter from the modest, skillful, all-around artist and high-grade engrosser, Mr. P. W. Costello, Scranton, Pa., we note the following:

"I wonder if Mr. E. L. Brown is as fully appreciated by your readers as he really deserves to be. He is certainly an engrossing genius of the very highest order."

Doubtless Mr. Brown feels the same way about Mr. Costello. As for ourselves, we believe neither are fully appreciated, but we believe that both through their work are helping others to a higher plane of skill and appreciation in the engrossing art, and to both therefore we extend our sincere appreciation for what they are doing, believing that there are enough who do fully appreciate, and enough others who partially appreciate the work of these modest, skillful artists, to justify a continuation of their labors in the cause of pictorial art.

Practical Penmanship

A. L. Darnier

Blair Business College, Spokane, Wn.

A	B	black	A	B	black	A	B	black
A	B	black	A	B	black	A	B	black
A	B	black	A	B	black	A	B	black
A	B	black	A	B	black	A	B	black
A	B	black	A	B	black	A	B	black

By Ray Kesler, pupil, Mountain State Business College, Parkersburg, W. Va.

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

By Raymond L. Stull, pupil in Wilkesbarre, Pa., Bus. Col. Victor Lee Dodson, Prin., Ashton E. Smith, Penman.



Contributions in Practical Writing. No. 5

S. E. LESLIE,

Eastman College, Poughkeepsie, New York.

Subscribers' writing criticised free. Send specimens to Mr. Leslie at above address, inclosing self-addressed stamped envelope, and your criticism will reach you long before it could possibly appear in the B. E.

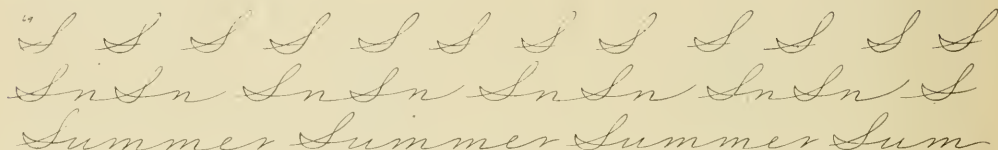
ARTICLE 5

A few days ago I was talking with E. C. Mills, the most skillful business penman in America, and he very modestly gave me the secret of his marvelous skill. I am sure the secret expressed just as he gave it in a few simple words will help you and perhaps inspire you to a more determined effort. He said, "I want to do my work the best that is possible to be done." Could one have a higher aspiration than this in his work? This is surely the secret of Mr. Mills' success and he carries the same spirit into everything he does. In playing golf he gives as much care and forethought to each stroke as he does to his work in writing, and while he makes poor strokes sometimes, as we all do, he always has the satisfaction of having done his best.

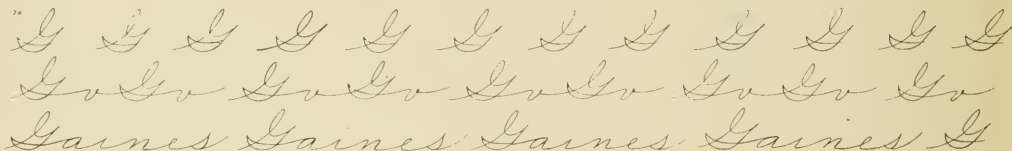
Would it not be well for you to resolve that you will do your work the best that it is possible for you to do it? If you always practice in this spirit you will be astonished at the improvement you make.



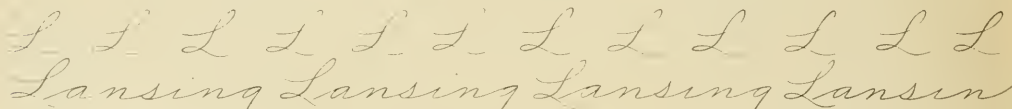
Copy 68. Here is a variety movement exercise that should be practiced for an hour or two preliminary to the work of this lesson. If at any time you feel your movement cramping review the movement work of Lessons 1 and 2.



Copy 69. Curve the initial stroke to the S a great deal. Give special care to the finishing stroke. The sharp turn at the left renders the stroke very easy to join to other letters.



Copy 70. The beginning and finishing strokes for the G are exactly like those in the S. The second line of this copy you will find very valuable movement practice.



Copy 71. The initial stroke to the L should have a strong curve. The loop on the base line and the finishing stroke are like Q.



Copy 72. You will notice that the down stroke in the D has a double curve. Finish it like the Q. In writing the word close the a's at the top.



BUSINESS WRITING

S. B. FAHNESTOCK,

Treasurer, McPherson, Kansas, College

PLATE 23.

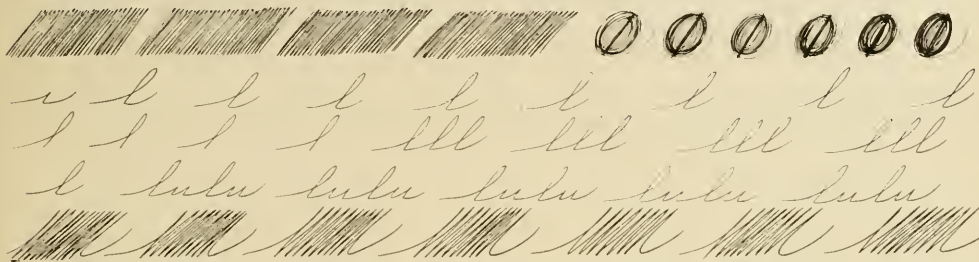


Plate 23. Review our first exercise. Make lines light and close together. Make the second exercise with a rolling movement starting down on center stroke and gradually working out. See how uniform you can make them. Keep up arm movement. Build habits of care, neatness, delicacy of lines. In making l pause slightly at the base line. Down strokes straight and lower turn sharp. Curve the up stroke well. Combine three of the loops without lifting the pen. The two lines should cross about one-third the height of loops. Use the fingers very little if any in the loops. Practice on each lesson till you can see some improvement. Do not hasten to next copy.

PLATE 24.

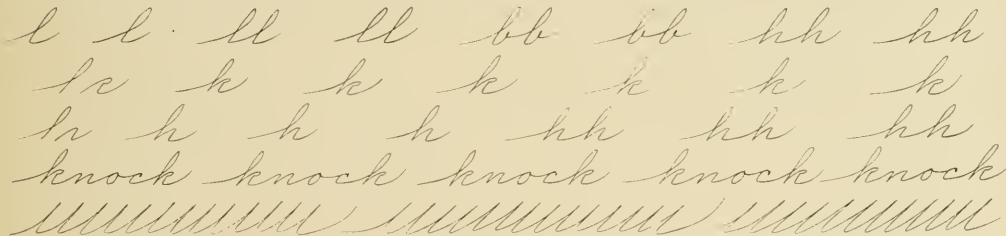


Plate 24 The h is composed of loop and last part of w. Curve the up stroke well in all these letters. The h begins like l and ends like n. Watch angles and turns. Keep down strokes straight and parallel. The k first part like h, the second part a little taller and top rounding. The last down stroke parallel to first. Use mostly arm movement. Practice these letters with care and be sure you master them before leaving this plate. Give it more than a passing effort. I want to see who will succeed on this lesson.

PLATE 25.

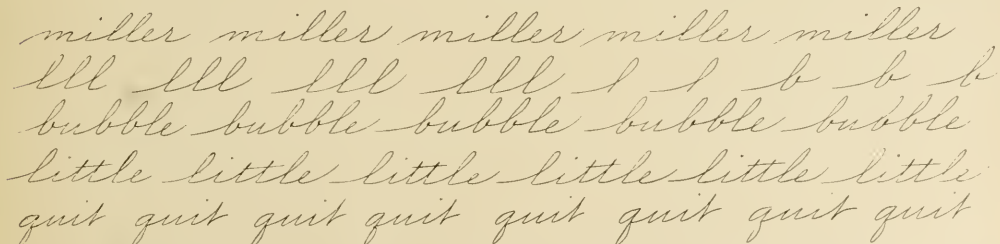


Plate 25. A review to see how well you have succeeded in the former lessons. Aim to excel in this work and you will be surprised to see how readily the difficult points will vanish. Be sure the down lines in the loops are made straight. Think good writing. It does me good to see your improvement. Good strong strokes are what tell. Arm, hand and body should always be in good healthy position.



PLATE 26.

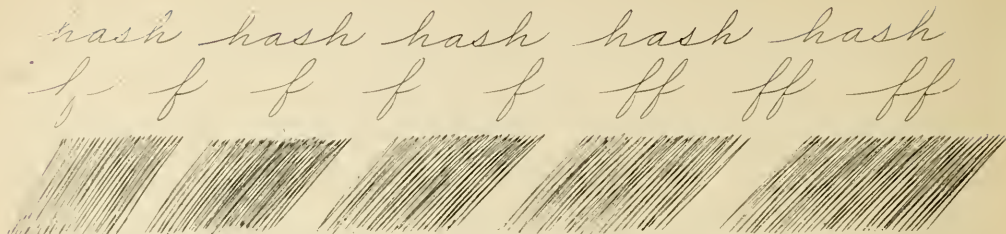


Plate 26. The f is one of the difficult letters. Combine the loop in the lower part of g. The second loop should terminate on blue line. The long down line is straight. The pen may be lifted twice in making f or it can be made without lifting the pen. Keep the crossing of looped letters above the line at the same height as the minimum letters. Keep a uniform height of the minimum letters and a uniform slant of extended letters. Give us your best quality rather than the amount of practice in this plate. I am glad you find this pleasant work. Free movement, touch, and form are essential in good writing. I am receiving some most stimulating samples from my students scattered all over America, who are getting up in the business writing world. Let the good work move on. Keep the ball rolling.

PLATE 27.

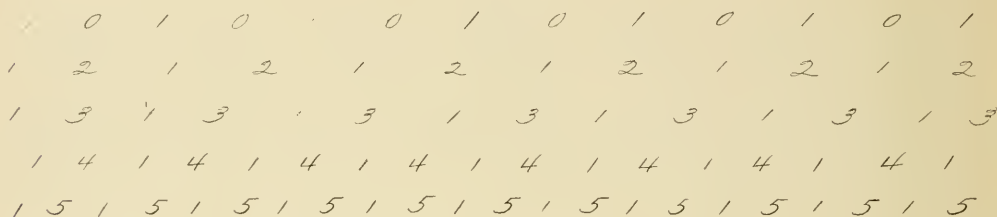


Plate 27. The figure one is a short, straight line without shade. The cipher is much like small o, slightly longer. The two beginning with a small loop and finish same as capital q. The three begins same as two with small loop about half the height. Finish with a semi-oval. Figure four begins with figure one. Second stroke parallel with base line, the last line curved slightly at the top. Make figure five with a short straight line. The oval finished same as figure three. I advise you to give the work a general review. I am a great believer in repetition. Be sure and hold the advance you have made and keep pushing forward.

PLATE 28.



Plate 28. The last part of six is a small oval. The two downward strokes should be parallel, the first stroke a little higher than the other figures. Make seven by beginning with a slight dot, compound curve and a straight line extended below the base line. Make eight with a compound curve and close the figure at the top. It is not enough to capture a fort, *you must hold it*. You must keep advancing in all the work you have gone over, taking everything you come, completely mastering all the details, giving up nothing.

PLATE 29.



Plate 29—Have the oval part of figure nine direct on the blue line and have the straight line to extend below the base line same as figure seven. Study each copy carefully. Hold the copy at arm's length from you and see how it looks. Do not make figures too large, but quick, firm and sure. Watch slant. Watch the hand that beckons you on and listen to the voice of aspiration which bids you ascend. Make each lesson to the next higher.

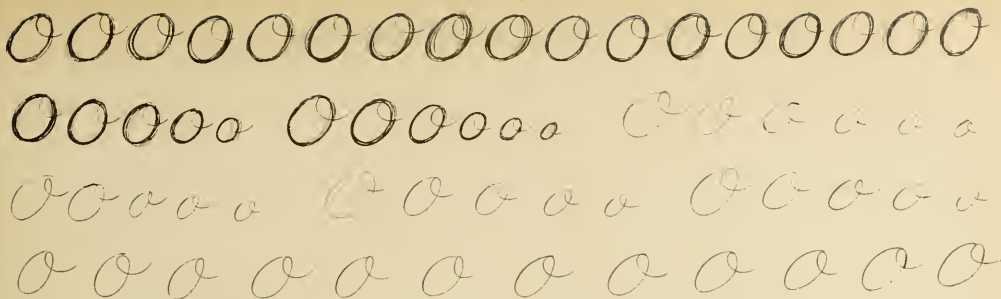


Plate 30—Start leftward and finish upward. It is composed of curved lines. Two-thirds as wide as high. The little finger glides freely. Make the exercise—the letter. Keep at it till you see some improvement. Study this plate. It is important. Observe that the y's do not appear open at the top. Apply the rolling arm movement. Can you get two alike? Get dead-in-earnest on this plate. Show the world that you are going to prepare yourself for something out of the ordinary—something large and grand.

PLATE 31.

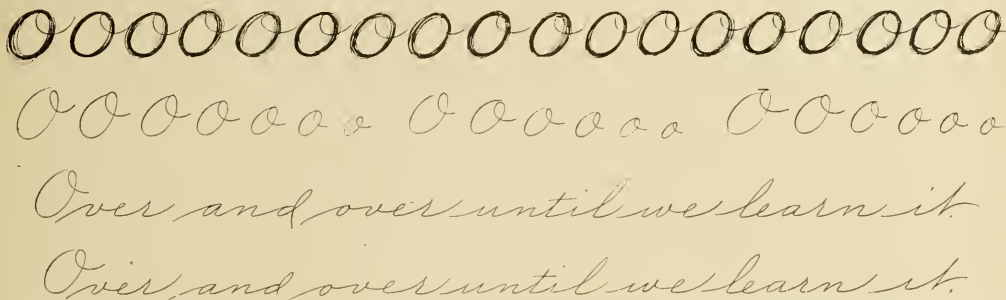


Plate 31. A good movement exercise is a good thing to begin the lesson, especially to oil up for good, hard earnest work. Try to increase your speed, as form becomes familiar and easy. Write a page of a sentence and watch slant, spacing and form. Keep up arm movement. Get the n's nicely rounded at the top. The reputation of always trying to improve in every possible way, of seizing every opportunity to fit yourself for something larger, better and grander, is an indication of superiority and will attract the attention of everybody who knows you. It will count for your promotion. Everybody will have an interest in you. Not "will it pay?" but, "will I stick to it?"

PLATE 32.

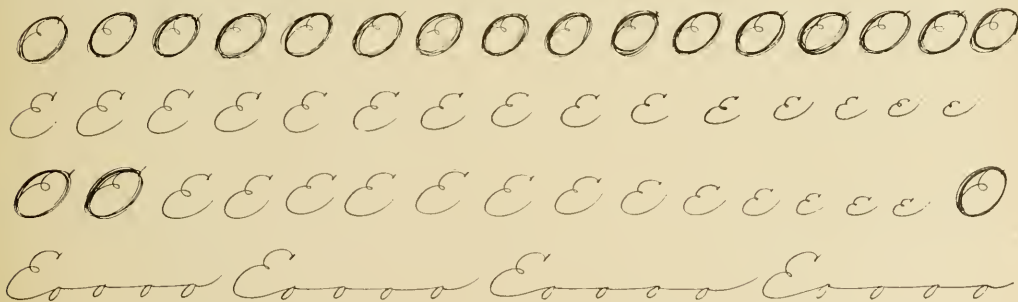


Plate 32. Get the rolling motion in making E. Use a lively arm movement for this work. Start with a slight dot having a small loop a little above the center of the letter. Study the form carefully and be careful in making the finishing stroke. This is a difficult letter. Round both parts of the letter. Make all sizes as given on the plate. All of this practice should be done with an even, strong, successful arm movement. I shall throw opportunity and advancement in your way whenever I can. Be an earnest, thorough worker and you will have a splendid capital to start with. It not only makes people admire you, but it also makes them believe in you.

PLATE 33

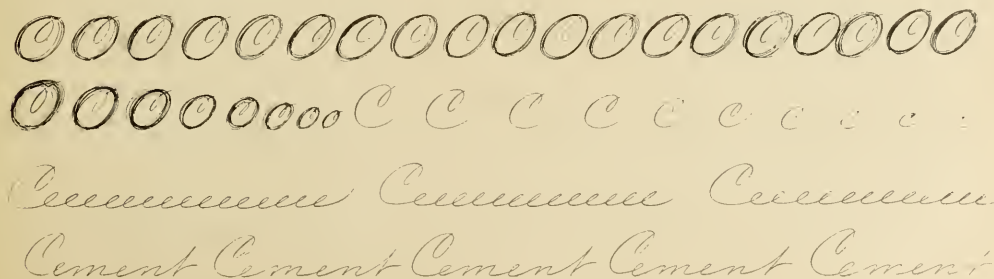


Plate 33. Begin C same as O. Form C and continue with retraced movement. Make all sizes. Down lines parallel.



106 Albion Ave.

March 26, 1911

Dear Mr Rogers

I have delayed in send-
ing you a specimen of my penmanship
for the reason that I wanted to practise,
but so far I have not had time I told
you that I had made a great deal of
improvement but I think I was mis-
taken as I fail to see any

Sincerely,

Elsie Vaissiere

Specimen of actual business writing, unsuccessfully engraved, sent us by our mutual friend, Mr. C. S. Rogers, San Francisco, Calif.
She was a pupil in the San Francisco Business College when he was a teacher there.

Put your best efforts into all you do.
By C. W. Chesnoy, formerly a left hand writer

A line of dashy business writing
W. T. Moore
Plain penmanship is valuable!
Mrs R. L. Montgomery

A line of business writing
S. D. Roberts
Kind acts are not soon forgotten!
W. L. Jones

Many men of many minds
G. M. Eubank
Learn to write easily and freely.
A. B. Stamps

A line of rapid business writing.
E. H. Testerman
A quick brown fox jumps over the lazy dog.
Luc Herbert

Specimens clipped from class-work by students of the Bowling Green, Ky., Business University, W. C. Brownfield, penman.



EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

A PARTING WORD OF APPRECIATION.

Our thanks and the thanks of our many readers are due and hereby tendered to the good people who have contributed of their knowledge, skill, effort and time to the columns of THE BUSINESS EDUCATOR during the past year.

The articles on Accountancy by Mr. Jones have been exceptionally able and helpful and progressive. Men high in our profession have commended them warmly.

The contributions on English by Mr. Magenis have been of a quality and practicability alike creditable to himself, our columns, and the profession of commercial teaching.

The communications by Mr. Juchhoff on Commercial Law were well prepared and helpful to many.

The papers on Arithmetic by Mr. Minick are of the sort that stimulate and help, being progressive as well as practical.

The live-wire, gray-matter communications from Mr. Harlan Eugene Read, Peoria, Ill., on Salesmanship have had a wholesome and stimulating effect upon the profession. We hope he may be with us again.

Messrs Laird and Cassmore, both free-lances and live-wires, are always entertaining and frequently provocative of the kind of thought which leads to a larger appreciation of our work and world.

Of course Cragin's stories interest alike old and young and seem never

to lull in interest, graphic description, and valuable information. He is easily premier dramatist of our calling.

Snow and Cupper have a large, loyal and deserved following among the young in years and spirit.

The contributions in skill in the penmanship and art arenas by Messrs. McGhee, Wonnell, Leslie, Madarasz, Olson, Brown, Taylor, Strickland, Costello, Lehman, Darnier, Lnpfer, Rogers, Todd, and many more have been of a high average indeed.

To one and to all we say sincerely "Thank You."

The past year has been a record breaker, it would seem. The coming year of contributors and contributions promise quite as much. You can help us to make it a record breaker, too, by your co-operation in subscriptions, advertising, and timely communications.

Where! Oh Where! else can you get so much for a dollar!



Dorothy Grace arrived May 5th at the home of Mr. and Mrs. E. A. Stiles, 43 Clinton Ave., Hoboken, N. J. Mr. Stiles is a policy engrosser for the Home Life Insurance Co., New York City. He is a very fine penman as well as a fine fellow.

Hansam Zaner Moyers
63-4 pounds Apr. 14, 1911
Mr. and Mrs. J. A. Moyers,
Timberville, Va.

"BEST IN THE WORLD"

Union City, Tenn., May 2, 1911.
Gentlemen:—You couldn't pay me not to read THE BUSINESS EDUCATOR. It's the best in the world of its kind.

V. L. REYNOLDS.

PARTIAL CONTENTS

For the Professional Edition of
the Business Educator for
June, 1911.

REPORT OF THE C. C. T. A. CONVENTION AT DES MOINES.

ACCOUNTANCY, C. C. Jones, Dunkirk, N. Y.

BUSINESS ENGLISH, Louis J. Magenis, Eastman College, Poughkeepsie, N. Y.

ARITHMETIC, J. H. Minick, Eastman College, Poughkeepsie, N. Y.

SALESMANSHIP, Harlan Eugene Read, Peoria, Ill.

COMMERCIAL LAW, Frederick Juchhoff, Chicago, Ill.

THE CONDUCT OF BUSINESS, M. W. Cassmore, Seattle, Wd.

CONVENTION REPORTS

CONVENTION ANNOUNCEMENTS, ETC.

NEWS ITEMS, CATALOG NOTICES, ETC.

Character,

AN UNPURCHASABLE QUALITY.

Some say it's born in you; some say it's acquired; some say it can be taught; but I say that character, like chirography, is something that develops only through straight forward and persistent effort, and when once acquired it requires eternal vigilance to keep at all times and under all circumstances. You simply can't let down, or some one will detect it, if no other than the wee small eye that never sleeps.—EDITOR.



REPORT OF THE DES MOINES, IA., CONVENTION OF THE

Central Commercial Teachers' Association

MAY 17-20,

SPOKANE, WN., PLACE OF NEXT MEETING

"You ask what land I love the best,

I—o—w—a, 'tis I—o—w—a!
The fairest state in all the West,
I—o—w—a, 'tis I—o—w—a!

From yonder Mississippi's stream,
To where Missouri's waters gleam,
O fair it is as poet's dream,
I—o—w—a, in I—o—w—a!"

Surely the lines of this favorite song were carried home by every one who attended the meeting of the Central Commercial Teachers' Association which convened at the beautiful city of Des Moines, the third week in May. The day preceding the general session the Business Managers' section held a very important meeting where some excellent addresses were made and much business transacted. There were addresses by prominent proprietors and advertising experts, further account of which is given on the Manager's page in this issue.

Thursday evening the meeting of the association proper opened, at which time the members were the guests of the Capital City Commercial College at a delightful reception. The members were supplied with unique metal badges, resembling old silver, and bearing the name of the wearer, which greatly facilitated the newcomers towards getting acquainted. Delightful music was dispersed by the CCCC's orchestra, with Miss Patterson as soloist, and delicate refreshments were served. This reception was followed by an address by Senator Lafayette Young, the eloquent and dynamic editor of the Register and Leader. He particularly emphasized the value of present-day equipment, appliances etc. and also of good teachers. In referring to his recent trip around the world he created considerable interest and he carried the audience by his humor and eloquence. It will be remembered that he is the man who presented the name of Theodore Roosevelt to the National convention, although he has always been a "stand-patter."

Friday morning the session opened with some excellent selections by the West Des Moines High School Orchestra. Prof. James R. Hanna, the "teacher mayor" of Des Moines entertained the association by delivering an address that was up-to-the-minute. The "Des Moines Plan" is well known the country over, and Mr. Hanna is the able exponent of the people's plan. He deprecated the fact that too many teachers fail to

get in touch with the world outside of the school-room and strongly recommended that they do this in some way or other. The whole purpose of teaching is to get at the actual truth and to instill into the pupils the importance of their going into business life with understanding. He also referred to the relation of the press to the public and the sacredness of the relation, the importance of presenting the doings of men and the world in a truthful and frank manner. The Mayor was responded to by Mr. Morton McCormac, of Chicago, whose address was eloquent and masterful. He asserted that it is only when the teacher himself feels the pulse of civic improvement that he can lead the boy or girl to feel the same. He eulogized the work of the pioneers who established schools of business, thus giving the world the first practical education in its history, which has grown until now it is to be found in every high school, academy, college and university, all of which are willing to give proper credit where it is due. It is not a system of "go-between" education, it is *useful* education, which is the only true education. The business school as the strongest factor toward inculcating pride in successful business life. He advocated state supervision of business schools and claimed that it is the duty of the Government to provide, through the public schools, first-class commercial education.



H. B. BOYLES, Pres. C. C. T. A., Omaha.

"Ding" is dear to the hearts of Iowans and all who follow his expressive and amusing cartoons. In private life he is Mr. J. C. Darling, of the Register and Leader, a boyish, forceful and able young man, who delightfully entertained the teachers with his remarks and cartoons. In cartoons he sees the world's oldest shorthand, the notes that any one can read. He explained that the object of a cartoon is to create public opinion and emphasized the sacredness of the trust. Cartooning, he claimed, is not a gift, but requires much hard work for its mastery and wide reading in order to picture the events of the day with accuracy. He placed on display, at the close of his very interesting talk, a number of framed cartoons by the greatest artists in this country.

President H. B. Boyles made one of the most forceful addresses, containing the most condensed ideas, that was made during the meeting. He referred first to the loyal spirit of the members and the value of the social part of the gathering. He further said that teachers should develop optimism, it should shine right out of their faces. One sour-faced look can spoil the whole day. No teacher can control his pupils if he cannot control himself. The wicked practice of "starring" bright pupils, to the neglect of the others should be stopped. He discouraged the idea of inviting competition by advertising cheap rates, short courses etc., but competition that is clean and which causes people to think and have a desire for a good broad business education is often lacking, except in Omaha, but it is nevertheless valuable to all schools. He advocated the organization of a Bureau of Public Education, its object being to create sentiment in favor of practical education. Gas Companies, Automobile agencies, the Christian Scientists and other organizations have such a medium for promoting their cause and the business college could derive much profit by emulating their example.

In the afternoon the session was opened with music by the Des Moines College of Music, after which the Preliminary Contest for the Brown Typewriting Trophy was held. About thirty contestants entered and fifteen qualified for the event to be held the next day. Con-



PHOTOGRAPH OF THE DES MOINES CONVENTION.

siderable time was spent inspecting the appliances, books and devices in the display room, which was entirely apart from the convention room and locked during the sessions. This large room was divided into booths, gaily decorated with flags and bunting, and presented the appearance of a regular business show. Many of the companies brought expert operators with them and an inspection of the many displays was both interesting and instructive.

Mr. C. P. Zaner, of Columbus, O., was again present and favored the members with an instructive address: "How Much Should the Teacher of Penmanship know of Illustrative Art?" He presented a number of "Zaner-isms" each one of which was a sermon in itself. "Every little movement has a meaning *all* its own." Art may refer to architecture, sculpture, painting or music or it may be along the useful lines of agriculture, manufacturing, transportation and writing, the "do-and-show-me-group." Technic should be subordinate, writing should express thought, not thought to express writing. The essentials of good writing he declared to be plainness and facility. As a fine art penmanship becomes a servant of form instead of sound.

Mr. G. W. Brown, of "St. Louis and Elsewhere," delivered one of his characteristic addresses in which he spoke of the progress we are making along the line of business education. Mr. Brown is always an interesting speaker and he has lost none of his old time vigor, gesticulations and pugnacity. His name will always be remembered as one of the most successful business college organizers and owners of the age. This meeting was unique from the fact that there were so many leaders in the profession present, among whom were Messrs. John R. Gregg, H. A. Aument, A. N. Palmer and R. P. Kelley, of New York City; C. P. Zaner, of Columbus, O.; Prof. Gardiner, of San Francisco; H. A. Gruman, of Minneapolis; J. C. Trenary, of Racine, Wis.; T. H. Lockyear, of Evansville, Ind.; John Alfred White, of Alton, Ills.; A. C. VanSant, Omaha, etc.

They promised us "something different" in the way of a banquet, and we had it. The social innovations were good, consisting chiefly of telegrams stating unusual and often impossible situations, and toasts given by impersonation. Brown was "Marshall," McGregor was "Brown," Kelley was "McCormac," Ecklund was "Gates," etc. Moody was to deliver an address: The Light that Never Failed:—but he caught the trick and excused himself at the expense of the toastmaster. "The Old-fashioned School-house," an original poem by Mr. O. E. French was sung by the banqueters and was very appropriate to the occasion. All the time a retinue of Ethiopians were serving the following appetizing menu:

The Chef's Delight
E. Morbus a la Glucose Jerusalem Grapes
Pink Greens
Lake Michigan Shark
Murphy Wafers
Corn Belt Partridges with Company Clothes
Mission Finished Tubers
Polk County Ground Cherries in Pompeian
Maerc Depphw Htw Dalas Elppaenir
Stekcarc Refaw
Imported Lapland Mush
Angel Food, and some for the men
Old Black Joe



MISS RUTH HERFURTH,
Winner of the Brown Typewriting Trophy.

After music by the famous CCCC Orchestra the final typewriting contest was held. The test was for twenty minutes, copying an article from the Saturday Evening Post. The Brown Trophy and \$25.00 in gold were won by Miss Ruth Herfurth, of the Waterloo College of Commerce, who wrote at a net average of 55 3-10 words per minute, using the Smith-Premier machine. Miss Herfurth is a young lady of 14 and weighs only 58 pounds. Her closest competitor was Bruce Gates, of the Waterloo Business College, who averaged 51 9-10 on the Underwood. The third place went to Miss E. Evelyn Norris, of the Capital City Business College who wrote 51 1-10 words. Considerable feeling was produced by one of the typewriter companies attempting to enter a contestant from New Jersey against pupils from the schools of their western patrons. The Williams Rapid Calculation Medal went to Miss Anna Flack of the CCCC's, Des Moines. The "Mascot" of the meeting was little LeRoy Curran, of the Waterloo College of Commerce, who entered the typewriting contest but was disqualified by his machine failing to respond. He is about the size of the average eight-year-old lad, but has written 60 words per minute on the typewriter.

Mr. A. F. Sheldon, of Chicago, the Father of Salesmanship, delivered a very able address to an interested audience, some of his principal parts being: "Business education means that education which fits one for his 'busy-ness' no matter what that may be. There is too great a tendency toward centering upon the development of the intellect alone. We need more attention to the education of the body for endurance, and of the intellect for ability. Mere knowledge should not be confused with ability. One may know a whole lot and still be an inefficient office assistant. The individual must know the technique of his business, he must be acquainted with the fundamentals and develop within himself those qualities upon which efficient service depends. Education is a result. This result is brought about by two processes, both



of which can be included in the one term, 'educating.' The first of these processes is *nourishment* and the second is *use or exercise*. The analogy is perfect between the body and the mind.'

Mr. Roland Cole, of Rochester, N. Y., illustrated his lecture by use of the stereopticon. He showed the value of practical devices for filing, recording and systematizing office work. He illustrated many modern devices for doing all kinds of office work and explained their advantages, also stating as a fact that our fathers could have accomplished less than one-fifth what we can accomplish today by use of modern appliances: the stenographer, typewriter, telephone, telegraph, adding machine, printing machines for the office, etc. Find out what system uses run common to all departments of your business and then adopt standard systems, and you cannot go very far afield in the search of a method that will accomplish just what you want it to in the simplest way and in the shortest time.

Mr. Morton McCormac now delivered an eloquent appeal in behalf of the Spokane meeting of the National Commercial Teachers' Federation during the summer of 1912 and urged all to attend, after which it was voted to hold the next meeting of the Central Association at the same time and place. The new officers are: President, Mr. C. D. McGregor; Vice-President, W. C. Henning; Secretary, Mary S. Horner; Treasurer, Miss Lena Vogt. After some time spent exchanging farewells the teachers all departed for their homes, feeling that they had spent a very enjoyable and instructive three days in Des Moines, "The City of Certainties."

One of the Songs at the C. C. T. A. Banquet.

In the good old "4 C" College sat a group quite filled with knowledge.
Thinking how they got it all.
Said Vogt, "Slinker, doff your thinker, get your pole and line and sinker,
There are suckers in this hall."
Then McGregor took the line
And passed it on to Hagenstein
And the fishers surely made a Champion haul.
Not one of all refused the bait, but each hung on the line of Fate
And with one voice thus sang all:

(Chorus)

Give me my old red speller with its age marks of "yeller"
And I'll toss it to the winds without fear;
For I don't need the knowledge that I got in college, I'm on a vacation here.

It was in the same old College with the same great bumps of knowledge.

Fair Miss Horner in her corner with Sweet Williams to adorn her

Mocked at all decrees of Fates.
Stroufer was sweetly singing
Minner's voice still loudly ringing
As they passed the silver tooth-picks around the board.

And still later midst their frolic, and their utterance bucolic,
Moodily turned to Clark and roared:

(Chorus)

REPORT OF THE NATIONAL PRIVATE SCHOOL MANAGERS' ASSO- CIATION AND THE WESTERN SCHOOL MANAGERS' ASSOCIATION,

Des Moines, Ia., May 17-18, 1911, by the Field Secretary, A. F. Gates, Waferloo, Ia.

The joint session of the National Private School Managers' Association and the Western School Managers' Association, held at Des Moines May 17th and 18th, has passed into history. It is scarcely necessary to say that this meeting was a success. The Western School Managers never met without doing something satisfactory. They remembered the Omaha meeting a year ago and came expecting a good meeting. They went away feeling that they had not been disappointed. This is the first time the western Association has held so long a session. This meeting extended over two days and one evening. Because of this, the attendance Tuesday morning, when President Williams called the meeting, to order was not as large as it ought to have been. This meeting being followed by a two days' session of the Central Commercial Teachers' Association, many of the Managers felt they could not be away from their duties the entire week. Nevertheless, a goodly number were in attendance at the opening of the first session Tuesday morning.

The session opened by the President's address, followed by the Secretary's report. Several recommendations which were made in both these addresses and in compliance with these suggestions the committee appointed to consider them made some good recommendations. Among these recommendations which were adopted by the Association, might be noted the following:

COURSE OF STUDY. We recommend that a committee of three be appointed by the Chair to investigate and submit a plan of study and practice for both the Bookkeeping and the Shorthand courses. We recommend that the course of study be strengthened; first, by securing greater efficiency in our graduates in the subjects at present included in a well-regulated commercial school; second, that additional subjects, such as Salesmanship, Advertising, Business Administration, etc., be added; Third, that office equipment and the business practice part of

the work be made more nearly to conform to the conditions found to exist in the most successful business concerns in the city in which the school is located.

ADVERTISING. We recommend the appointment of a committee of three to work in conjunction with the Field Secretary to investigate the advertising done by schools in the territory, and report the results of their investigation at the next meeting.

PRESS BUREAU. We recommend that a committee of three be appointed to investigate the possibility of securing the general publicity and the insertion in the public press of the country articles emphasizing the value of business education, stories of success gained through commercial education, etc.

CONSOLIDATION. We recommend that the National Private Commercial School Managers' Association and the Western School Managers' Association, be merged into one organization and that this organization hold two meetings each year: one in connection with the National Commercial Teachers' Federation and one in connection with the Central Commercial Teachers' Association. We also, recommend that a special committee of two members from the Private School Managers Association, two members from the Western School Managers' Association be appointed by the Chair, that these together with the Field Secretary shall constitute a committee with full power to bring about the consolidation of the two organizations.

At the afternoon session Tuesday G. L. Moody of Hutchinson, Kansas said some pertinent things in answer to the question, "Shall a School Issue a Diploma for Less Than What Is Called a Combination Course?" It is the speaker's opinion that under present conditions we are justified in issuing a diploma for the Shorthand Course and Commercial Course, as well as the Combined Course. But he waged that the Combined Course should be made the standard course of the school and that we work to the point where the term Business Course shall mean both the Shorthand and the Commercial lines. This idea seemed to meet with the general approval of those present.

Otis L. Trenary of Kenosha, Wisconsin discussed the question, "Should the Adding Machine Be Used in the Practice Department?" It was the speaker's opinion that the adding machine should have its place in the up-to-date business college, but that care should be used not to permit its too general use to the detriment of the students' learning to add mentally. If, however, the adding machine cannot be installed without sacrificing janitor service, teaching force, typewriters, or other necessary items, the adding machine better be omitted.

Morton McCormick suggested a practical use of the adding machine by using it in connection with the daily drill in rapid addition, permitting a student to verify the work of the class. This work being passed from one student to another around the class. The general opinion seemed to be that the use of the adding machine should be greatly limited or the students will get to depend upon it entirely and do little mental adding.



B. F. WILLIAMS, Pres., W. S. M. A.,
Des Moines.



A short talk on "How may Penmanship be Graded to Give Uniform Excellence to Students' Work on Graduation," brought out little of real merit. The general opinion seems to be that Penmanship is a difficult subject to grade definitely, but that a teacher should have a definite ideal and bring his students to this ideal. Some keep students in Penmanship the entire time they are in school, while others excuse them when their work is satisfactory. Mr. Gregg urged that the Shorthand students as well as the commercial students be taught Penmanship on the theory that they are better Shorthand writers for having the practice in penmanship. They write better shorthand notes.

The fourth topic, "Is it Feasible to Attempt to Maintain an Office Practice Department for Shorthand Students?" was discussed by G. W. Weatherly, Joplin, Mo. Mr. Weatherly maintains a business practice department for the Shorthand students and insists on their doing the same work as is required in the modern business office. They put in regular business hours, and learn to do the work in a business like way. Mr. Gregg suggests distributing the office practice work through the course, devoting one day each week to this kind of work during the last three months of the course instead of bunching it all at the end of the work.

The last part of the afternoon session was taken up in a general discussion of the question. "How may our Associations be Made to Yield More Material Benefits to their members?" It was opened by Mr. McCormick in an able talk in which he emphasized the spirit of co-operation. He said, "The whole spirit of progress is Co-operation and Concentration. Stronger than Concentration is Co-operation." Referring to the Field Secretary's report he said, "If I can buy paper for five cents a pound, instead of seven and one half cents, I can give my students a little more paper for five cents. We can combine on other things, as advertising, stronger courses of study, etc."

Mr. Moody suggested that there are three things the Association might consider: Business Management, Better Teachers, Higher Tuition.

Mr. Bryant, of Lincoln, Neb., suggested alicity campaign.

Mr. Gregg suggested Normal Institute work for the improvement of teachers and higher tuition rates to improve the facilities in the school.

The evening session was taken up in a general debate on the question, "Resolved that It is Better Business Policy to Collect Tuition Monthly than for a Long Term." While no one was prepared to debate this question, yet some good points were brought out and while the great majority of the members present, in their own practice are collecting tuition for long terms, when it came to a final vote on the question it resulted in a tie vote. One man remarked, "I am satisfied many people have changed their mind during this evening session. Another prominent school man said, 'I am glad I was not there during the entire evening or I should have to go home and refund hundreds of dollars.'" The sentiment seems to be gaining ground that a monthly tuition rate is feasible and more people giving it a trial.

Thursday morning twice as many faced the president when called to order at 9 o'clock, and introduced Mr. L. W. LeQuatte, President of the Des Moines Ad. Men's Club, and Vice President of the National Association of Ad. Men, who addressed the Association on the subject "School Advertising from the Business Man's Point of View." Space does not permit us to quote the many good things said by Mr. LeQuatte. We will quote more extensively from his able address in later issues of this magazine. Sufficient to say for the present that the

members were highly pleased with the address given and went away with the determination to do better and cleaner advertising. Following Mr. LeQuatte's address, members of the Association were given an opportunity to ask questions and a helpful round table discussion followed.

Mr. J. T. Knox, President Knox School of Applied Salesmanship, was the next speaker and for nearly an hour Mr. Knox held the undivided attention of every member present. It is hoped that we may have Mr. Knox's address to publish in the near future.

The first topic in the afternoon, "How Much Profit Ought there to be in Teaching a Student?" was discussed by W. A. Warriner, of Des Moines, and Elizabeth Irish, of Iowa City. Mr. Warriner gave some careful figures as to the cost of maintaining a good school, and from these figures drew the conclusion as to what the tuition ought to be and what profits ought to accrue the proprietor. We expect to secure a copy of Mr. Warriner's address and quote from it either in part or in full in the near future. Lack of space prevents us from quoting extensively from the address of Miss Irish. It was full of good things and profit to hearers. She closed by saying, "The greatest profit one can gain from any profession is the opportunity to do good, and whatever money returns there are must be regarded in the light of a fee or gratuity."

"Teachers and Teachers' Salaries" was discussed by J. W. Monk, of Fort Dodge, and C. E. King, of Cedar Rapids. Many things of value were brought out by each of these gentlemen. A little later we hope to give extensive quotations from each of these able papers.

The meeting as a whole was profitable from beginning to end. The thought in the minds of all seemed to be for better courses of study, better appliances, better teachers, more co-operation, better advertising, and better results. The matter of the next meeting was left in the hands of a committee with power to act.



A. F. GATES,
Field Secretary, N. P. S. M. Asso.

MCCORMAC—SPOKANE.

THE BUSINESS EDUCATOR,
Columbus, Ohio.

Gentlemen:

It affords me pleasure to enclose herewith a list of the names of the Spokane Executive Committee which has been appointed by me to look after the local arrangements and entertainment of our guests while in Spokane July 15-19, 1912 in attendance at the National Commercial Teachers' Federation.

Never in the history of this organization have we had so many splendid elements working in harmony for the success of commercial education. It is a source of deep personal gratification to me to know that without exception every member of our organization, every educational journal, and a number of commercial enterprises are exerting effort toward making the attendance the largest and most enthusiastic in the history of our body. While at first it appeared that Spokane is too far away from the center of things, it is drawing closer and closer each day, and we now have reason to believe that when the convention convenes, it will be the largest in the annals of the organization. Big national figures have already agreed to be with us to aid in making of this meeting an event which will redound to the interests of commercial training throughout the country.

Any mention that you may make of this committee and of the efforts that we are putting forth will be deeply appreciated by me.

Fraternally yours,

MORTON MACCORMAC,
President.

Spokane Executive Committee.

H. C. Blair, Chairman, Principal Blair Business College; M. M. Higley, Principal Northwestern Business College; Dr. Jas. A. Maclean, President University of Idaho; Dr. E. A. Bryan, President State College of Washington; N. D. Showalter, Principal Cheney Normal School; Bruce M. Watson, Superintendent Spokane City Schools; Henry M. Hart, Principal Lewis & Clark High School; R. J. Hargreave, Principal North Central High School; Thomas H. Brewer, President Fidelity National Bank; R. J. Maclean, Secretary Spokane Chamber of Commerce.

A CORRECTION

LOUISVILLE, KY., May 6, 1911.

Mr. C. P. Zaner,
Columbus, Ohio.

Dear Mr. Zaner:—Will you kindly insert the following paragraph, or words to that effect, in your next issue:

Through somebody's oversight, a very regrettable error has crept into the annual report of the National Commercial Teachers' Federation. The excellent paper on Cost Accounting, which was written and read by Mr. Chas. A. Honecker, of Chicago, is credited to Prof. S. W. Gillman, of the University of Wisconsin. On the official program of the High School Commercial Teachers' Association, Prof. Gillman was scheduled to read a paper on this subject, but for some reason could not appear, and Mr. Honecker was induced to take his place on the program. It is an able address, and it is very much to be regretted that the proper credit was not given in the report.

If you will kindly give this statement publicity in THE BUSINESS EDUCATOR, I shall consider it a great personal favor. I regret the error very much, but it came about through my not knowing of the change in the program.

Very sincerely,

F. W. VANANTWERP,
Gen. Sec. N. C. T. F.

Mr. J. A. Stryker, penman in State Normal School, Kearney, Neb., has been re-elected at a substantial increase in salary, and has also been elected to the position of supervisor of writing in the city schools of Kearney. He will spend the forenoon in the normal and the afternoon in the city schools, including the high schools. This means two good positions for Mr. Stryker to hold at the same time, and it means that both normal and public schools are to receive number one instruction. All parties concerned are to be congratulated.



ACCOUNTANCY

C. C. JONES, Dunkirk, N. Y.

Teacher, Public Accountant and Auditor.

MERCHANDISE AND ITS TREATMENT AS AN ACCOUNT.

Merchandise is a title given by bookkeepers to the account which shows the purchases, costs, sales and returns of the commodities that are dealt in by a business. It may be subdivided into different items and a separate account may be kept with each line of goods. As we have taught elementary bookkeeping, we have kept one account into which have been posted all items and transactions in any way relating to Merchandise. This method is generally considered a good one to follow while teaching the principles of debit and credit but when we have laid a good foundation, we should go further and deal with the modern ideas of dividing the account into Mdse. Inventory, Mdse. Purchases and Mdse. Sales.

Mdse. Inventory should record at the beginning of a fiscal period, the value of the goods on hand taken from the inventory record. This account stands with the one debit until the close of the period when the original amount is transferred to the Trading Account by means of a Journal entry debiting Trading and crediting Inventory account. The entry for the new Inventory will be Inventory account, Debit, and Trading account, Credit.

Mdse. Purchases account should be debited for the total of the purchases' Book and with whatever other charges there may be which increase the cost or which are a part of the cost of placing the goods in condition to be offered to the trade. It is credited with any returned goods or rebates for shortages, etc. The balance will be the actual cost of goods purchased and at the end of a fiscal period a Journal entry should be made debiting Trading and crediting Purchases account.

The Sales Account should be credited with all sales and debited for all returned goods and rebates allowed for shortages, etc. The balance will be the net sales and the account should be closed by a Journal entry debiting it and crediting Trading account.

The Trading account will now be debited for the Inventory and the net Purchases and will be credited for

the net Sales and the new Inventory. The balance will be the Gross Trading Profit or Loss. This gives the Gross Profit as required by the Federal Tax Reports.

By following this method, it will be seen that we have information which will be valuable for comparative reports and statements, which can be obtained by reference to the accounts instead of having to dig out the items as was necessary under the old style of keeping all the items in one account. It is also a simple calculation to find the percentage of profits on sales. The method outlined above is so simple that there is no reason for continuing to follow the obsolete system that has been used so long and if we do not teach it, we are not giving our students a proper business training.

Continuing Inventories.

There is a demand for continuing inventories in many lines of business and these are easily kept especially where the articles are sold in original packages or in large units. For illustration, take a retail Furniture business: Each article should be marked preferably with a detachable tag which should give the following information: Maker's name, catalog number, invoice cost, freight and added costs, selling price. The costs should be keyed and the selling price may be either keyed or marked in plain figures, according to the custom of the store. When the article is sold the tag should be removed and turned in to the bookkeeper with the sales slip. The Sales book should have a special column for the Invoice cost and added charges. In posting the total of the cost column should be credited to a special Inventory account. If this method is followed, by debiting the special Inventory account with the net purchases and the Inventory at beginning, the balance should be the value of the goods on hand. The value of such an account is plain in case of fire and it also helps to keep a check on sales. The

writer has recommended such a system in cases where there appeared to be a leakage and it has been suspected that articles were being disposed of for which no record was made by salesmen. Some accountants hold that the value of this account is not commensurate with the time required to keep it up and this would perhaps be true in some lines of retail business where there are a great number of small sales. In the illustration used above, it is a great advantage to know from the books, the cost value of the goods on hand. As stated, in case of fire which destroys a stock, the old style Mdse. account which has been running for several months would not give reliable information on which to make a settlement with an insurance company.

Vouchers and Voucher Checks.

Following the Voucher systems which are taught in most schools, the voucher is sent to the creditor with the check in payment and the creditor asked to receipt and return the voucher. Some systems use a voucher which has the check attached so that the entire paper goes through the bank and in this way the remitter is sure of having his voucher returned. Both of these plans have undesirable features. The separate voucher is often lost or the creditor neglects to return it until several requests have been made. The voucher check is unwieldy and the banks do not like them. There is no reason for sending the voucher to the creditor as there is no information on it which interests him in any way. The distributions are for the benefit of the maker only and it will be best for him to keep it in his possession. The following form illustrates a check which answers every purpose and eliminates considerable unnecessary labor and red tape:

When this check is returned with the necessary endorsements, it will be filed with the voucher and as it will contain the same information, it is as good a receipt as the receipted voucher would be.

In Conclusion.

In this, the last of my series of Accounting articles, I desire to thank the many friends who have written me during the past two years, expressing their appreciation of my efforts and to encourage the large number of teachers who have informed me that some things which I have written have fired them with the ambition to advance in the profession of Accountancy. I know that they will succeed and if I have been instrumental in helping them, my mission will have been accomplished.

Dunkirk, N. Y., April 26, 1911

Atlas Steel Company

Pay to the order of Smith & Co. \$125.67

Four hundred twenty-five and 67-100 Dollars

Merchants' Nat'l Bank

Dunkirk, N. Y. Treasurer

President

This check is in payment of Voucher No. 254

For the following Invoices:

4-18-11 \$434.36

Total,	\$434.36
Discount,	8.69
Net,	\$425.67



THE DETROIT MEETING

Detroit, Mich., May 2, 1911.

THE BUSINESS EDUCATOR,
Columbus, Ohio.

Gentlemen—A meeting of very great interest to commercial education was held at noon Saturday April 29th, at Hotel Tuller. The great need of co-operation between commercial teachers and teachers of commercial branches in the High Schools has been felt by both, and the initial step of bringing those interests together upon common ground was taken by a committee of two, one representing the Commercial Schools, and the other the High Schools, W. P. Wright, of the Michigan Business College for the former and D. W. Springer, of the Cass High School for the latter being appointed to visit every school in the city of Detroit where commercial branches are taught and invite all teachers to participate in the union meeting at Hotel Tuller, and an interesting happy banquet, and after-meeting was the result.

Mr. D. W. Springer opened the meeting in his characteristic style putting everyone at his ease. He always says the right thing at the right time. The meeting and its success are due largely to his untiring effort and discreet direction. The Cass High School is fortunate in having such a commercial director.

Thomas I. Daniels was chosen chairman, and Cyrus W. Field, Secretary. The complete roll follows:

Cass High School—D. W. Springer, W. N. Glass, A. D. Skeels, L. M. Hazen.

Y. M. C. A.—B. D. Edwards.
Business Institute—L. C. Rauch, A. F. Tull, E. E. Vantine.

Eastern High School—I. Chapman, A. L. Merriam.

Detroit Commercial College—Chas. F. Zulauf, Cyrus W. Field, S. R. Buchanan.

Central High School—E. L. Miller.
Detroit Business University—W. F. Jewel, E. R. Shaw.

Daniels Shorthand School—Thomas I. Daniels.
Western High School—D. W. McMillan, G. G. Thomas.

Michigan Business College—W. P. Wright.
Rapid Shorthand School—M. J. McKeechnie, H. W. Hoxie.

Perrin Shorthand School—H. R. Shafer.
Miles Business College—W. T. Bookmyer.

As Dean of Commercial Education in the city of Detroit, W. F. Jewel was called upon, and responded with a pleasing retrospection of commercial work in this city, stating that he had been steadily laboring to promote business education here since 1865. At that time the typewriter had not come into use, transcriptions being made in longhand. Court reporters, Flower and Daniels, often calling upon his pupils to make these transcripts. Mr. Jewel was heartily applauded at the close of his interesting talk. He is looked upon with a feeling akin to reverence, because he has given his whole life to this work and is still actively engaged at the head of the Detroit Business University.

Mr. A. L. Merriam, referred to as the Dean of Commercial education in the High Schools of Detroit, gave an interesting talk.

The central thought of Mr. L. C. Rauch's short but spicy talk, was that this meeting should be the nucleus of a permanent organization of the commercial teachers of the city. He desired that these meetings be held not merely for social purposes, but the teachers meet as business men and discuss business plans for strengthening and improving business education in this city.

Prof. E. L. Miller, of Central High School, was asked to repeat some of the things he presented at the Michigan Schoolmasters' Club a few weeks ago, in their meeting at Ann Arbor, and he spoke along the line of the recognition that Universities are according to commercial branches in their admittance examinations. The three universities, Wisconsin, Illinois and Pennsylvania already recognize it. He also put in a strong plea for the correlative teaching of English and Spelling with Shorthand and Typewriting. He said that if any typist becomes a success it must lie through the character.

(Continued on page 29.)

ARITHMETIC

J. H. MINICK,

Eastman College, Poughkeepsie, N. Y.

TEACHING RAPID MULTIPLICATION

The readers of this series of articles will remember that under the subject of rapid addition I emphasized the importance of being able to recognize the sum of any two integers instantly. So in rapid multiplication the first step is to know the product of any two numbers instantly. Just as in rapid addition the group 7-6 is seen as 13, so in rapid multiplication 7-6 must be instantly recognized as 42. In other words, the product must be seen at once by a mere glance at the factors. This implies of course, a thorough mastery of the multiplication table of all of the digits to 9 times 9.

A fine drill for practice in reading quickly the products of any two digits is to arrange the figures promiscuously in rows of ten or more figures each so as to form vertical columns of any desired length. Thus:

2	5	3	4	6	1	7	3	8	0	9	3	5
4	2	5	3	4	8	2	5	1	8	2	1	4
3	4	2	6	7	3	8	2	5	9	4	6	8
1	7	6	8	5	2	1	4	2	4	3	2	6
6	3	4	7	2	6	3	6	4	4	5	7	3
9	7	8	5	3	4	5	2	9	2	7	5	3
5	6	8	0	6	7	4	5	3	7	1	4	2

These figures are to be treated as multiplicands. Then take 2 as the multiplier and starting with the first line and reading toward the right, name the products in order; thus, 4, 10, 6, 8, 12, 2, 14, etc., throughout the entire table. Then practice naming the products going back and forth over the lines, and up and down the columns until they can be named very quickly. After this, take 3 as a multiplier and read the products in the same manner; and so on with all of the integers as multipliers.

In testing for speed work, it is perhaps best to arrange the multiplicands in ten columns of ten figures each; as it will then be easy to ascertain in what time the hundred products can be read.

Another practice as an aid to rapid multiplication, is to place in rows and columns all the possible products of two figures, and to read rapidly the sum of each product and the carrying number 2. When this can be done very rapidly, then take 5 or any other of the lower carrying figures, not a consecutive integer, and proceed in the same manner until the sum of each product and the carrying figure can be named rapidly; and so on until all the carrying figures that can be produced by the product of any two integers have been used. Practice in this exercise is an excellent drill to aid in acquiring the ability to multiply rapidly; and at the same time it furnishes an excellent review in rapid grouping.

When the students are able to read rapidly the results as directed in the exercises indicated above, then practice in reading the products in exercises like the following should be given:

12	14	11	13	10	15	17	12	18
3	2	3	2	3	2	2	1	2
19	16	17	14	12	10	13	15	11
2	3	2	3	4	5	2	3	4
13	15	12	17	14	16	18	14	20
4	3	5	2	3	2	2	4	3

15	21	13	23	15	17	14	21	16
4	3	4	2	5	3	3	2	4
18	25	19	27	24	13	29	30	34
5	3	4	3	2	5	2	4	3

In the exercise just given, the practice should consist in reading the first line of products from left to right and from right to left until they can be given quite rapidly. Practice should be given on each line in the same way until they are all mastered. The products may also be read up and down the columns. This is a very valuable exercise and should be practiced upon by the student until he can read the products with ease and rapidity. The exercise may be extended considerably beyond the limit of the exercise above illustrated. Calculations of this sort are so common in business that the student can not become too skillful in his ability to perform quickly the operations mentally.

It is a great advantage to be able to multiply by higher numbers than those of only one figure. All should know the multiplication table till at least 12 times 12; and for those who expect to lead a mercantile life, it would be a very valuable acquisition to commit the multiplication table to 25 times 25.

For tests in rapid written work in actual multiplication, the students should be given exercises in which the multiplicand may consist of from four to eight or more figures, and the multiplier of from two to five or more figures. These will afford opportunity to test for accuracy in both multiplication and addition. A few examples will serve to illustrate exactly what is meant.

Examples.

1. Multiply 2351627 by 23.
2. Multiply 36245788 by 317.
3. Multiply 74283054 by 435.
4. Multiply 59486379 by 7834.
5. Multiply 87968467 by 8579.
6. Multiply 980720087 by 70638.

It will be seen that the writer in this article is not at this time considering the subject of short processes in multiplication at all, but is keeping strictly to the subject of the real work of rapid multiplication, and using such figures as will not admit of short cuts. The point is to perform the actual operations, but with the ability to see the product of any two figures instantly and the sum of each product and the carrying number almost at a glance; and to be able to do so in the shortest time possible.

The teacher can not impress too strongly upon the minds of his students the importance of practice, *practice, practice*. There is no such thing as acquiring much skill in any accomplishment without effort. But let it ever be remembered that the acquisition of knowledge or skill is worth all that it costs to get it; and that there is "no excellence without labor."

Assembled in Chapel on Tuesday morning, May 22d, 1911, the Faculty and students of McPherson, Kansas, College, presented Prof. S. B. Fahnestock a fifty dollar loving cup, with the following monogram and engraving, "S. B. F.—Presented by Faculty and Students of McPherson College, as a token of service and friendship."



SALESMANSHIP

HARLAN EUGENE READ,

Peoria, Illinois.

SALESMANSHIP ARTICLE, NO. 10.

The editor informed me early in the year that Vox Populi, Nemesis and Old Subscribers were the people who ran his paper. He now states that these gentlemen wish me to put my series of articles in the Condenser and see if I can't say just as much in a few words. He adds that he does not believe that this would be difficult.

I therefore present the following brief summary:

1. The art of salesmanship can be taught, and is being taught. Up to the last year or two, it has been taught almost entirely by correspondence schools and through practical personal drills given by sales managers to their men. Recently business colleges have taken it up. About fifty leading schools now teach it.

The text-book used in business college salesmanship should be simple and practical in its nature. It should be written by a psychologist who knows how to use simple words, and taught by a teacher, who knows how to listen.

Its aim should not be the memorizing of outlines but the presentation of arguments, and should require no more than one recitation period a day for about three months.

2. The teaching of salesmanship in business colleges is a natural development. The gradual improvement in business college courses during fifty years demands that a step be now taken in the direction of salesmanship, advertising, cost accounting, systematizing, and other advanced branches of work.

Great selling concerns all over the world are insisting that their salesmen shall take up this work, and, in many cases, they conduct schools of their own.

Salesmanship is the basis of all success. The ability to dispose of your product is more important than the ability to keep your accounts or to attend to your correspondence.

3. Nearly all business colleges that now teach salesmanship report the classes in this study among the most enthusiastic and valuable in the

school. When students are given the option of taking it, it is usually noted that the most capable members of the school elect this study because they realize that it furnishes instruction in business principles which cannot be secured in other classes.

4. Salesmanship has a special value in teaching young people to write business-getting letters. There is nothing better for the cultivation of self-expression, not even the class in English.

Whenever possible this class should be taught by the business-getter or enrolling officer of the school. The proper instruction in a salesmanship class will transform students into real business men and women not merely routine workers.

5. School soliciting is salesmanship. It is proper and right as in other lines. Any statement that salesmanship can be truthfully made in the office or in the school can and should be made any place else with equal propriety. School soliciting results in misrepresentation only when the school proprietor desires it, and honest school soliciting is as much of a virtue as misrepresentation is a crime. The school proprietor who is either too dignified or too proud to use every proper means to induce young people to enter his school does not believe in the value of his work.

6. The teaching of salesmanship means dollars and cents to the business school.

In the day school it increases the attendance and interest in the work by furnishing the students with real fundamental business principles. In the night school it should be taught in a separate class by high salaried responsible employees, who are real salesmen, and ambitious young people who wish to get into that line of work. After a year or two, of careful advertising and successful school work, in any city of seventy-five or one hundred thousand inhabitants, a class of forty or fifty salesmen should be secured.

A good salesmanship class will strengthen your commercial course, give your school a reputation for advanced work and arouse an interest in the minds of your students who would otherwise be unable to see the real value of the business course. The actual money value of this study is great but it is insignificant in com-

parison with the strength that it gives to your full course.

Personality, the most essential element in good salesmanship, can be improved by study. This is attested by the Sunday School, the influence of good books, the reading or the study of the lives of successful men and many other equally well recognized avenues of instruction. It is especially true of the study of salesmanship, which condenses moral and commercial precepts, classifies and arranges them for study, and results in the building of manhood in addition to the increase of power in the analysis of goods, the presentation of arguments and the conscious direction given to personal effort. The student of salesmanship learns in logical sequence, facts that would otherwise come to him in isolated form covering many years.

8. Salesmanship is psychology applied to business. The influence of the mind of the salesman upon the mind of the buyer is the all-important element. But just as the study of normal psychology is different from the study of abnormal psychology, so there is a distinction between proper mind control and hypnotism; or other forms of mesmeric influence. The successful salesman must not be a hypnotist, but he must have a dominating mind influence which it is possible to attain through study. This study involves a mass of details which can and should be properly collected and arranged in a text-book. Proper mind control is attained through a study of the five senses which are the only avenues to the mind. Psychology is the foundation on which good salesmanship rests and good salesmanship is the fundamental element of business.

9. Salesmanship as a science ranks fully equal in importance with many sciences which have been recognized for hundreds of years. The seven liberal branches of knowledge which were recognized as sciences were grammar, logic, rhetoric, arithmetic, geometry, astronomy and music. Today there are dozens of others, and salesmanship which lies at the basis of all the business of the world, is one of them.

The theory of salesmanship is a science. Its practice is an art. The great salesman must be master both of the science and the art. There is no conflict between theoretical and practical salesmanship. The classification of salesmanship as a science is due to the radical change that has come over men's minds in the last hundred years as to the dignity of the useful in education—the abandonment of education chiefly characterized by mental gymnastics in favor of education that produces practical power. The same senti-

(Continued on page 29.)



Commercial Law

FREDERICK JUCHHOFF, LL. M., Ph. D.,

Chicago, Illinois.

"PAYMENT"

The term "Payment," especially when applied to the law of contracts, has been so variously and indifferently used by the writers of texts on commercial law that a somewhat detailed discussion of the meaning of the term as interpreted by the recent decisions may not be out of place.

Webster has defined Payment as the discharge in money of a sum due and payable. While this is the general acceptance of the word, in a broader, and its legal sense, it includes whatever transfer, assignment or delivery of money, property or rights is made and accepted by virtue of which the creditor is or should be satisfied and the debtor liberated. An accord and satisfaction has been held to operate as a payment. If "A" owes "B" a sum of money, for the security of which he has given a mortgage, and afterwards "B" consents to receive in payment a tract of land, the first obligation is extinguished from the moment the sale is complete, although "B" afterwards should be evicted of the property sold.

This subject is best considered by taking a separate view of the person by whom the payment may be made; to whom payment may be made; when and where it should be made; the manner of payment; the legal effect of the payment.

The payment may not only be made by the debtor himself, but it may be made by any other person or persons from whom the creditor may have a right to demand it; an agent may make a payment for his principal; and any mode of payment by the agent, received and accepted as such by the creditor, as an absolute payment, will operate to discharge the principal, whether the same be known or not, regardless of whether or not it was made in the usual course of business. If, for example, a factor or other agent should be employed to purchase goods for his principal, or should be entrusted with money to be paid for him, and, instead of receiving the money, the creditor or vendor should accept the note of the factor or agent, payable at a future date, as an absolute payment, it would not have the effect of discharging the principal from the debt. When, however, such note has been

received conditionally only, it would not have the effect of a payment by the principal, and he would remain bound.

A good payment may also be made by a third person or stranger to the contract.

In the payment of mortgages, it is the rule that the personal estate shall be applied to discharge them when made by the testator or intestate himself, to secure the payment of a debt due by him, on the theory that the personal estate was benefitted by the money borrowed; and it makes no difference whether or not the mortgaged lands have been devised, or come to the heir by descent. The testator may, however, exempt the personal estate from the payment, and substitute the real in its place. But when the mortgage was not given by the deceased, but he acquired the real estate subject to it, it never was his debt, and hence his personal estate is not bound to pay the mortgage debt, but it must be paid by the real estate.

Payment must be made to the creditor himself, or to his assigns, if known, or to some person by him authorized, either expressly or by implication, such as to his factor or agent.

In the case of partners and other joint creditors, or joint executors or administrators, payment to one is generally a valid payment and binding upon all. When an infant is a creditor, payment must be made to his guardian. A payment may be good when made to a person who had no authority to receive the same, if the creditor afterward ratifies the same.

When the contract provides that the payment may be made at a future time, of course, nothing can be demanded until after the expiration of the stated time, or until any other condition to which the payment may be subject, has been complied with. In a case where goods had been sold at "six or nine months," the debtor had the option as to these two terms. When no time of payment is mentioned in the agreement, it is understood to be payable immediately.

It is necessary that the payment be made at the place agreed upon in the contract; in the absence of such agreement, it must be made agreeably to the presumed intention of the parties, which, among other things, may be ascertained by the nature of

the thing to be paid or delivered, or by the custom in such cases.

To make a valid payment, so as to compel the creditor to accept it, the whole amount due must be offered and paid; when a part of the amount due is accepted, it is nothing more than a part payment and the remainder may still be recovered. A part payment has the effect of reviving an obligation rendered unenforceable by the statute of limitations. The payment must be made in the thing agreed upon; in the absence of an agreement to the contrary, it is presumed to be in money, in the lawful coin of the country. It has been held that a payment made in bills of an insolvent bank, though both parties are ignorant of its insolvency, does not discharge the debt, and a payment in counterfeit coin or bank notes is, of course a nullity. As already stated, it is a general rule that the payment of a part of a debt regarding the amount of which there exists no bona fide dispute, will not discharge the whole, although there may be an agreement by the debtor that it should have that effect, there being no consideration to support such agreement. It is well settled, however, that a payment of a part, before the whole becomes due, will discharge the whole when so agreed at the time of making the part payment.

When the payment has been properly made, the debtor is discharged from his obligation. Sometimes one payment extinguishes several obligations; this may be the case where the thing given to discharge an obligation, was the same which is the object of another obligation. A single payment also may discharge several distinct debts. The example given by the late Judge Story may serve to illustrate this principle. "If Peter be indebted to Paul one thousand dollars, and Paul being indebted to James, Paul gave an order to James to pay this money; the payment made by Peter to James discharges both the obligations due by Peter to Paul and by Paul to James."

This rule, that a payment made in order to acquit or discharge an obligation, extinguishes the other obligations which have the same object, takes place also when there are several debtors as regards the whole of them. If, for example, Peter trusts Paul on the credit of James, a payment by Paul discharges both himself and James.

In such cases, however, where money or things have been delivered to a person who is supposed to be entitled to them as a creditor, when in fact he is not, it would not constitute a payment, and the whole, if nothing was due, or if the debt was less than the amount paid, the surplus, may be recovered in action for money had and received.



Business English

LOUIS J. MAGENIS,

Eastman College, Poughkeepsie, N. Y.

In THE BUSINESS EDUCATOR for March and April, I touched upon the question of collecting accounts by mail from the standpoint of the direct appeal of the creditor to the debtor. In this article, a few words as to how to answer debtors who write explaining the non-payment of their bills, and asking for longer credit, may not be amiss.

The answer to this class of letters depends entirely upon the nature of the debtor's explanations. The debtor's letter may be plainly insincere—an attempt upon the part of the writer to get rid of an unpleasant burden for the time being. The experienced collector will usually detect a letter of this kind at a glance. As a general rule, the insincere debtor is so nervously anxious to convey the opposite impression that his real intentions peep out through every line. He usually exaggerates his misfortunes, his regret on being unable to pay, and the gratitude with which he would receive an extension of credit. And his promises to pay are as emphatic in tone, as they are vague and elusive in fact.

A most effective way to proceed against a debtor of this class is to pin him down to a definite statement as to when he actually intends to settle. Then if he fails to keep his promises it may be necessary to put his case in the hands of a lawyer or collection agency.

To illustrate these principles I quote the following letters from Sherwin Cody's work "How To Do Business by Letter," a book which has been a powerful influence in the bringing about of rational methods of teaching commercial English.

The insincere debtor's letter:
Dear Sir:

I have received your letter with regard to your claim against me for \$50. I am sorry to say I am utterly unable at the present time to pay this claim. I hope to see daylight again within a few weeks, and just as soon as it is within my power to do anything toward settling this debt I shall certainly do what I can.

Regretting that I cannot give you a more satisfactory answer,

Yours very truly,

Model Answer to the Foregoing:

Dear Sir:

Your letter of the 10th is not at all satisfactory. You can certainly pay something if only \$5, and set a definite time when you will pay another like amount.

I should be very sorry indeed to have to sue you, and add to your present indebtedness, the court costs. Will you not favor me by calling at my office tomorrow at nine o'clock?

The Debtor's Answer to the Foregoing.

Dear Sir:

In accordance with your suggestion I am sending you \$5 on account. I will undertake to make additional remittances of \$5 on the first day of each month. This is the very best that I can see my way clear to promising at the present time, and I hope you will accept this offer. If a little later I can see my way clear to doing better than this I shall be glad to do all I can.

Yours very truly,

Answer to the Foregoing:

Dear Sir:

Thank you for remittance of \$5 on account. I also note that you agree to pay \$5 on the first of each month until the claim is settled.

I cannot say that this is satisfactory, but I shall wait five or six weeks before taking further steps. I hope by that time you can make a better proposition.

Yours very truly,

The above letters are classics of their kind and are worthy of very careful study. Note the following points:

1. They are not lengthy. As a rule the long collection letter defeats itself in-as-much as it conveys the impression of want of determination on the part of the writer. A determined man uses few words.

2. They are courteous and even friendly in tone. This is most important. An unwilling debtor is always looking around for pretexts to justify his delinquency, and an abusive or discourteous letter will always furnish him with the pretext he so eagerly desires. He may show such

a letter to his friends, tell them he was on the point of sending a check when the letter came, but that now, "Blank can wait for his money, until he (blank) has learned how to be civil." He preserves the letter very carefully, and if legal precedents are taken his lawyer produces it in court as furnishing excellent capital for the defence. Unfriendly or discourteous dunning letters may act as a boomerang on the sender.

3. Although friendly and natural in tone the letters plainly show the collector's dissatisfaction with the debtor. If he accepts \$5 a month, he does it reluctantly and plainly intimates that he expects more. This, in spite of the fact that the \$5 per month arrangement is the collector's own proposal. No doubt he is secretly pleased that the debtor has accepted the proposal promptly, but he feels that it would be unwise to let the debtor know that he is pleased. A hard-pressed delinquent will naturally choose the line of least resistance, and will pay the smallest amount which the creditor will accept. If he judges \$2 a month sufficient to put him off, \$2 a month will be the largest amount which he can possibly pay. A good collector will usually adopt an attitude of expecting far more than he really hopes to get.

4. The writer neither threatens nor blusters. At the same time he impresses upon the debtor that it is a most disagreeable thing to be sued, not only disagreeable, but expensive. He says: "I should be very sorry indeed to have to sue you, and add to your present expenses, the court costs." He does not say: "It is disagreeable and expensive to be sued," because it is always irritating to have unpleasant facts forced upon one. Your dogmatist may be right, but he is never popular. He provokes resistance and if the truths which he tells us are not rejected, they are never accepted with enthusiasm. On the contrary, the writer says adroitly, "I should be sorry to sue you, and add to your present indebtedness, the court costs." This way of putting it takes the reader completely off his guard. The consciousness that a law suit is disagreeable and expensive, creeps noiselessly into his mind, as water creeps over the ground, and takes complete possession of him before he has had time to resist. It is nothing, this art of instilling ideas, and at the same time leaving the reader under the impression that these very ideas were original to himself. It is an art which must be cultivated by every business correspondent who wishes to achieve a great success.



THE NATIONAL PRIVATE COMMERCIAL SCHOOL MANAGERS' ASSOCIATION

IMPROVEMENT BY CO-OPERATION

CONDUCTED BY

ALMON F. GATES, Waterloo, Iowa, Field Secretary

A TWO YEARS' COURSE.

In the May issue we presented a two years' course as outlined by one of our members. I hope you have read that thoughtfully, and given it no small amount of consideration. I doubt not you have criticised it severely; but have you really considered the possibility of sometime bringing your school up to such a course? Are you contented to go ahead as you have been doing on the easy course that has for its particular recommendation the fact that it can be completed in a short time.

The story has been told over and over, that when the Lord wants to make an oak, He takes a century; but when He wants to grow a pumpkin, He takes one season. Are not some of our courses of study of the pumpkin variety? Are we growing many oaks and are we thinking it possible for us to grow oaks? Haven't we about reached the conclusion that because the other fellow is growing only pumpkins in his back lot, we would better not plant anything else in ours? Now honest, think for a few minutes. Don't you believe that there are enough people in the world, yes in your community, who are anxious enough to secure the best quality of oak to make it pay for you to cultivate a few oaks? Don't you believe there are enough people who desire the best there is to be had in business education to make it possible to maintain a much longer course than you are now carrying. I don't mean for a moment to displace your present short course and put instantly in its place a two years' course. I mean this: Isn't it possible for you to talk your patrons into the need of something stronger, and thus in a few years bring them up to demand a course of this kind. It takes time to develop good things, but there is one thing certain; we will never have the two years' course until the schools themselves make it. It was only a few years ago that the people would have told you that a three years' law course would be impossible to maintain. But the world moves on, better things are constantly coming to us.

A short time ago, business colleges had a three months' course, but now

the school that does that is at once set down as a fake. The business college ought to maintain the same relation to the high school that the law school and medical school, and other professional schools now do. Business men are constantly demanding better help and better trained young people. They are looking for young men and women who can take charge of affairs. Formerly they trained these in their business, but now they are expecting to have them prepared before they employ them. The demand is no longer confined to boys and girls who know a little bookkeeping and typewriting, and can write a little shorthand. It is for business men. These cannot be prepared in the brief time now given to their preparation, in the average business college. We can only develop them to where they are fair beginners. Give us two years and we can develop young people along business lines where they would be able to take charge of things.

Now there are many things crowding in upon our time that young people ought to know before going into the business world. Among the things that are clamoring for our attention we might mention advertising, business building, salesmanship, civics, economics, parliamentary law, debating, and public speaking. These are all things that the young business man should receive training in. But no one can take up these things if he must prepare his people in six or eight months, and the only possibility of giving instructions in these lines is to lengthen the course. As soon as young people begin to find out the value of these things they will be only too glad to avail themselves of the opportunity.

Recently I have added in my own work about a month's work to the commercial course, and the young people who have taken this extra work have expressed themselves as highly gratified that they had the privilege of taking it. Some have even asked for more.

Salesmanship is an important topic and should receive more attention than it is getting in the average school, but with the great demand on our time it is not possible to include everything. We must be selective. We must include those things that are of the greatest importance. Besides that, it takes time to develop the salesman. That is something

that cannot be crammed into the brain of a boy or girl by a few months' study and recitation in class. A study of finance and economics will be of inestimable value to the boy who is going out into the business world.

The average business college graduate knows no more of these things than he does of Greek. The conditions in the business world are such today that practice in debating and public speaking would be of the greatest value to every one who expects to do business for himself. We all know how lamentably weak our young people are in the English language. A study of English language and literature serves the purpose of increasing the vocabulary of our boys and girls, and will be a blessing to them. We talk about teaching letter writing and business correspondence when our boys and girls have almost no command of language. This can only be accomplished by careful study and practice in the use of language. This, necessarily, must take time. Of course, the school that is simply after the boys' and girls' tuition and wants to get the quickest and easiest way, will not worry much about this advanced work. But the man who is seeking to make his school a blessing to humanity, and wants to be really a benefit to the business world, is concerned about the preparation he is giving his young people.

One man, nor a few men, cannot establish a course of this kind. It can only be done by creating sentiment in this direction. I hope that every member of the National Association and every one else who reads this article will begin to think about the possibility of lengthening and strengthening the course of study. Think it, talk it, act upon it.

FIRST WOMAN TYPIST DIES.

Mrs. Margaret A. Weller Used First Machine in 1867.

Mrs. Margaret A. Weller, wife of Charles E. Weller, of 963 Laurel street, died in the Jewish Hospital at 8:50 o'clock yesterday morning after an illness of two months. Mr. Weller and his son, Frank Weller, accompanied the body to Laporte, Ind., where it will be buried this morning.

Mrs. Weller is said to have been the first woman to operate a typewriter. C. Latham Sholes of Milwaukee, Wis., sent Mr. Weller, a court stenographer in St. Louis, the first machine ever made in his factory. That was in the winter of 1867-68, ten years before typewriters were placed on the market. This was the machine Mrs. Weller learned to operate.

Mrs. Weller was born in Philadelphia, Pa., 67 years ago. She was married in Milwaukee in 1868 and came to St. Louis immediately. She left two sons, Frank, official stenographer in division No. 7 of the St. Louis Circuit Court, and Dr. W. E. Weller, a dentist in Bonne Terre, Mo.—*St. Louis Globe Democrat*.



SPOKANE

Spokane, where the National Commercial Teachers' Federation will have its next convention, in July, 1912, occupies a peculiarly strategic position in the span of territory between the Rocky Mountains and Puget Sound. Today it ranks 48th among the 50 principal cities of the United States with a population of more than 120,000. The federal census taken in April, 1910, gave it 104,402. It was in the 180th position in 1900 with a population of less than 37,000. It passed 55 cities in the last 10 years, the increase in population being 183.3 per cent. Polk's directory, issued a few days ago, estimates the population in the city and suburbs at 137,543.

The city, which is the natural gateway to the Pacific Northwest and Alaska, has been made one of importance by its chamber of commerce and allied organizations and transportation companies, and the residents in general assisting those in the tributary country to settle their communities, also helping them to find the best markets at home and abroad for their products. Spokane is entrenched in prosperity and literally fortified with the richest treasures of forests, mines, fields, ranges, orchards, farms and natural water resources, which means that it will never be dependent upon any single industry.

Tributary to the city are vast stretches of highly productive agricultural lands, including 2,000,000 acres of non-irrigated lands in the Big Bend and Palouse districts in eastern Washington, which produce more than 35,000,000 bushels of wheat annually, while thousands of acres of irrigated and non-irrigated lands in the valleys and between, north and south and east and west of the city, are devoted to orcharding and truck gardening. The value of these products ranges from \$70,000,000 to \$75,000,000 a year. The total value of the output of mines, forests, farms and orchards in the Inland Empire in 1910 is placed at \$187,000,000. The acreage devoted to apple culture in Spokane country alone is 20,000 on which are more than 1,500,000 trees.

Vast timber belts, including the largest stand of white pine left intact on this continent, are in the district. Cruisers report there is more than 310,000,000 feet of standing timber and at the present rate of cutting by the 400 mills estimated at 1,250,000,000 feet a year, the supply will last 275 years. These forests would provide sufficient lumber to build homes for half of the nation. Within the same limits is the famous Coeur d'Alene silver-lead district, in northern Idaho, where the mines produce annually about 40 per cent. of the total lead output of the United States. Other metals, including gold, silver and copper and tungsten, are profitably mined in the International Boundary country and northeastern and central Washington and eastern Oregon and Western Montana.

Spokane's lack of water transportation is counterbalanced by the immense water power of its river. From the source to the mouth, a little more than 125 miles, the Spokane river has a fall of 1,200 feet, making possible the development of 400,000 electrical horse power. Less than 100,000 horse power of this is under control for operating street cars and electric railroads extending into eastern Washington and northern Idaho, illuminating towns and cities and driving drills and other machinery in the Coeur d'Alene mining district, 128 miles east of Spokane. The expenditure for electricity in Spokane amounted to more than \$5,000,000 during the last 3 years, and it is expected that fully \$5,000,000 more will be invested before the close of 1912.

Spokane is the chief inland distributing point in the Northwest, due to the fact that it has extensive transportation facilities and raw materials in quantity, quality and variety within easy reach of its doors, and with the development of the industries under way and projected, its population of 104,402, according to the federal census taken the spring of 1910, should be near the 500,000 mark in less than 15 years. The population was 36,848 in 1900, 19,990 in 1890 and 300 in 1880. Nature has given it her best gifts in climate, scenery and natural resources and in gratitude the people welcome

others to share in these riches. There are opportunities for tens of thousands of men and women in the country tributary to Spokane.

Summer in Spokane brings no sultry or sleepless nights, nor has winter any stinging blasts. There are no droughts nor monotonous rainy seasons; in fact no more beautiful spot has yet been found upon which to build a metropolis. Surrounded by mountain ranges, in which nestle beautiful lakes teeming with game fish and whose forests abound with game, accessible in an hour's ride on steam and electric lines, Spokane offers the dual attraction of the mountain fastness and of the thoroughly cosmopolitan city. Its schools are surpassed nowhere in America, and there are numerous churches and theaters, magnificent public buildings and modern stores and business houses.

The keynote of the progress of Spokane is contained in the following figures, showing what was accomplished in 1910:

Bank clearings, \$241,842,859; deposits, \$92,500,000; building operations, \$5,888,474; post office receipts, \$469,530.80, a gain of 10 per cent over 1909; jobbing trade, \$32,000,000; manufactured products \$23,000,000. Spokane has 550 industries, which employ between 8,350 and 8,550 men and women.

The city has entertained such important organizations as the National Irrigation Congress, 1909; the Dry Farming Congress, 1910; and the National Apple Shows, 1908, 1909 and 1910, which were attended by thousands of delegates and exhibitors. It is the home of the Spokane Interstate Fair and the National Apple Show.

One hundred and forty miles of street railway lines are in operation in the city proper and 355 miles extend into the suburbs and farm and orchard districts. Six transcontinental railroads operate their main lines through the city and district and there are numerous branch roads. The total mileage of the railway systems centering in this city is between 66,600 and 67,000.



MR. WM. ALLEN DYER.

Wm. Allen Dyer, vice president and general manager of the Smith Premier Typewriter Co., Syracuse, N. Y., has been elected to the vice presidency of the Union Typewriter Co., New York City, N. Y., of which the Smith Premier Co. is a constituent. This promotion means the recognition of a man who possesses a combination of character and ability quite uncommon. The Smith Premier is to be congratulated for having had one of its men selected for this important position and the Union Co. is to be congratulated for making such an excellent choice. Since going to Syracuse eight years ago from Providence, R. I., he has become a conspicuous citizen of the city of Syracuse, and the press was unanimous in the wish that he might retain his home in that city.

The municipality, which is governed by a commission of five representative business and professional men, has adequate water works, sewerage, lighting, incinerating and park systems, and there are excellent colleges, schools and churches, offering every advantage for the education of children. Architecturally, Spokane, is distinctive; it is unique. Its people want the best and they have the facilities to get it. Everything is in harmony with the setting and the city merits the name, "Spokane the City Beautiful."

The growth of the city began with the completion of the Northern Pacific railroad in 1883, and its progress since then has been substantial and rapid. From 1881 to 1890 it attained a population of 19,222, according to federal census, and in 1900 the official count showed 30,813. An authorized postal census taken in June, 1907, gave 77,584 population within the city limits, 7,500 in the limits since incorporated and 11,000 employed in railroad, logging and mining camps and making their home in Spokane.

AUGUST WOLF.

The Teacher's Spokane Club

Is sending a prospectus telling how to provide means and help to the Spokane and the Great West next summer. The Secretary, W. H. Shoemaker, 7470 Bond Ave., Chicago, Ill., will gladly answer any inquiries. The club is well organized and soundly financed, and we therefore urge all who want to go to get in touch with the opportunities the club offers.

President Morton McCormack, Chicago, announces a "Special Train," so that there will be a choice of routes and company.

Salesmanship—Continued from page 25. ment that made the business college possible in the first place now demands the introduction of salesmanship and other advanced business studies in commercial schools.

I trust that Justitia, Pro Bono Publico and Taxpayers will be pleased with the above. It is not highly entertaining, and is only useful in connection with the nine preceding articles, but it summarizes the arguments that have been advanced as well as I am able to summarize them.

The logical reasons that can be presented for the teaching of salesmanship are many, but they pale into insignificance in comparison with the great unanswerable fact of business, that leading selling organizations the world over are insisting upon this study, and have been for a dozen years. In espousing the cause of the study of salesmanship, the business college is not *leading* the business world any more than it led the business world in establishing the studies of penmanship, bookkeeping, shorthand and typewriting. It is merely *following*—doing what commercial leaders insist upon—recognizing its responsibility and meeting its obligations.

It is *following*—and the importance of the business school as a factor in business training, so far as salesmanship is concerned, will depend upon whether it follows closely or far off.

The Detroit Meeting—Continued from page 24.

nels of accuracy in spelling and ability to know and use good English. The Bookkeeper is also led to become more deeply interested in the same studies by being required to take typewriting. He said no studies in the High School curriculum have a higher value to the students, as *cultural studies* than Bookkeeping and Shorthand or that will be of greater value to them in later life.

A Committee of three was chosen to draft plans looking toward the permanent organization of the Commercial Teachers in our High Schools and Business Colleges: D. W. Springer, L. C. Rauch and E. R. Shaw being chosen, to report later at another similar gathering.

We believe this is the first meeting ever held anywhere with the prime object of closer fellowship and the recognition of common interests among High Schools and Commercial Colleges, and the most of us are learning that our interests are common and that the rest are not bad fellows after all. A hearty feeling of friendliness and good will toward one another, and the meeting adjourned with the expressed belief that great good to us all will grow out of this initial meeting.

CYRUS W. FIELD, Secretary,



TYPEWRITING CONTESTS FOR NEW YORK CITY CHAM- PIONSHIPS.

Miss Bessie Friedman establishes new amateur record, 101 words a minute. Banner awarded to highest percentage of accuracy, not to highest net speed.

The typewriting contests for the school, amateur and professional championships of New York City, in Typewriting took place at Browne's Brooklyn Business College, Borough, of Brooklyn, New York City, under the auspices of the Isaac Pitman Shorthand Teachers' association on Saturday evening, April 22, 1911.

The contest for the school championship was limited to entries from graduates of the local elementary schools who had, after graduation, taken up typewriting in a public high or a business school within the city, and were not graduated in the subject before January 1, 1911.

Mr. Chas. F. Kluber, of 1115 Lafayette Ave.,

Brooklyn, who in September, 1910, began typewriting at Browne's Brooklyn Business College, secured the highest percentage of accuracy in his work, making an average slightly less than four mis-strikings of the keys for each 100 words typed, thus obtaining an accuracy rating of 96 per cent. the banner for the school he represented, and a medal for himself.

The only one among the school eligibles in the amateur contest was Miss Harriet Criss. To secure mention in the amateur grade the contestant had to make a net speed of forty words a minute. Miss Criss got 41. In this grade she met Miss Bessie Friedman, a 15-year old girl from Wood's Bronx School, who broke all amateur records by maintaining an average net speed for each of the 15 minutes of 101 words. Miss Friedman is beyond all doubt the fastest operator of her age and experience in the world.

Miss Friedman also entered the Professional contest and wrote three words a minute faster than Mr. Gus R. Trefzger, twenty years old, a graduate of a Chicago Business School, now a resident of New York City, who was expected to beat her easily.

SCHOOL CONTEST

Mach.	Name	School	Gross	Er-rors	Net	Net Spd. a Min.	Per cent	Awards
Under.	Chas. F. Kluber	Browne's Bklyn. B. C.	766	29	621	41	96	Bnr' Mdl.
"	Ella A. Kuleman	Jamaica High School	907	42	697	47	95	Medal
"	Harriet Criss	East N. Y. Bus. Schl.	810	40	610	40	95	
"	Frank Patterson	Jamaica High School	753	46	523	35	94	
"	Edna E. Daum	Jamaica High School	953	63	639	43	93	Medal
"	Albert Wennerstrom	N. Y. Ev. Hgh S. for men	877	61	572	38	93	
"	Bessie Friedman	Wood's Bronx. Bus. Sch.	1620	22	1510	101	99	Medal
"	Harriet Criss	East N. Y. Business Sch.	810	40	610	41	95	Medal
		Professional						
"	Bessie Friedman		1620	22	1510	101	99	Medal
"	Gus R. Trefzger		1674	41	1469	98	98	Medal

There were contestants from all grades of business schools in New York City as well as from the day and evening high schools of four of the boroughs. The rules governing the international contests were used. They were improved, all present felt, by the proviso: "After the awards any contestant may inspect the papers submitted by himself or any other candidate.

In addition to the usual five word penalty which has done so much to raise typewriting contests, this was the first contest in which the highest prize was awarded, not to the highest net speed, but to the highest per cent of accuracy; and the secrecy thrown around corrected papers having led to criticism was entirely done away with by this rule: "Contestants will be allowed to examine their work and that of other contestants at a suitable time and place after the awards have been announced, for the purpose of ascertaining the kind of errors made."

G. McCall Mickelson, in charge of the Commercial Department of the Santa Barbara, Calif., High School, has been selected to supervise the penmanship in the grades of that city. Specimens of his pupils' improvement in penmanship recently received would indicate that he had been selected for that important work because of the results accomplished in the high school under his personal direction. We have every reason to believe that he is the right man in the right place. Therefore, we wish him the hearty co-operation his efforts warrant.

J. M. Moose, recently with the Southern Commercial School and Auditing Company, Charleston, S. C., is now located with the Janesville, Wis., Business College. This means a good man in a good school, both of whom are to be congratulated.

Mr. L. C. Rumsisel, of the Commercial High School, St. Joseph, Mo., goes to Omaha in September to take charge of the commercial work of the high school there. This is a desirable job. And the good people of Omaha are to be congratulated on the selection they have made.

CATALOGS CIRCULARS

Advertising literature has been received from the following: Carpenter's Commercial College, Frankfurt, Ind.; The Massey Business College, Jacksonville, Fla.; Lockyer's Business College, Evansville, Ind.; Parsons, Kans., Business College; The Home Correspondence School, Springfield, Mass.; State Normal School, Salem, Mass.; Actual Business College, Akron and Canton, Ohio; The Rider-Moore & Stewart Schools of Business, Trenton, N. J.; State Normal School, Kearney, Neb.; Detroit, Mich., Commercial College; The Bryant & Stratton Business College, Providence; Cecil's Business School, Anderson and Spartanburg, S. C., issues an attractive catalog indicating a couple of good schools. R. T. & L. M. Cecil, proprietors.

The New Modern Shorthand, by the Modern Publishing Co., Hammond, Ind., is the title of a prospectus of the new system of shorthand by E. M. Chartier, which you may do well to investigate.

The School Report, Burlington, Vermont, being a report of the superintendent of public schools to the city council, contains considerable material relative to the Commercial Department of that institution, in charge of Mr. Irving V. Cobleigh.

The Davis-Wagner Business College, Norfolk, Va., which was established a year ago, has been incorporated with a \$15,000 capital stock and is therefore facing the future with improved facilities and bright prospects. We wish the institution the success that it deserves.

Goldkey College, Wilmington, Delaware, again presents its well established claims to the public in the form of a splendidly printed, illustrated and written catalogue of 68 pages, indicating that the school is keeping in line with the times.

The following striking words were used as a heading, in the full page advertisement in the Dayton Daily News, Saturday, May 20, 1911. "654 Presidents, Cashiers, Secretaries, Accountants and Phonographers now in 369 leading Business and Professional Offices in Dayton, Ohio, who are Graduates of Miami Commercial College."

"The Budget," issued free of charge to teachers, principals and school proprietors, by the H. M. Rowe Co., Baltimore, Md., is always eagerly devoured by your address.

"Fono" Series No. 7, Reporting Note-Book, by Isaac Pitman & Sons, 31 Union Square, New York, is the title of a stiff board-covered note book of 300 pages, elastic-bound so as to open flat, price 20c. The book impresses us as being one of the best things of its kind that we have had the pleasure of examining.

"Talks with Shorthand Students," by J. Hynes, price 40c, is another excellent publication by the above company. It comprises a series of chatty explanations of the principles of Pitman's shorthand.

"Miscellaneous Readings," in Isaac Pitman's shorthand No. 1, a series of shorthand dictation exercises with key, etc., price 35c, is another timely work by this progressive company.

Walter E. Canfield, of Norwich, Conn., recently purchased the New London Connecticut Business College, of Mr. R. A. Bruteck. We wish the new institution, under the new management, increased prosperity.

Miss Elsie Reichel, pupil of the North-Western Business College, Chicago, Ill., recently won a silk flag pennant and diamond in the voting contest given by The North-West News. The fact that she received 222,300 votes, indicates how popular that business college is in that part of Chicago.

Lawrence, Kans., Business College, the oldest business college in the state, is remodeling and enlarging its quarters to meet its increasing patronage.



MISS BESSIE FRIEDMAN,
Winner of the N. Y. City Typewriting Contests.



Romance of Business

CHAS. T. CRAGIN,

Prin. Thompson's Business Institute, Holyoke, Mass.

WRECKERS AND BUILDERS PART II.

THE STORY OF THE BLACK FRIDAY.

Before we let the grass in Greenwood Cemetery grow over the grave of the Prince of Erie, Jubilee Jim, Jr., I must tell the story of The Black Friday, one of the most remarkable convulsions that ever shocked Wall Street from end to end and brought ruin, despair and suicide to many people. Everybody has heard of The Black Friday, you all have, but I venture to say that very few of you, or even of the business men of these days, have any clear idea of what it was or how it came about. I am going to tell the story as simply as I can and as briefly, but it was a far reaching, complicated plot and requires some space in the telling.

The year was 1890, the war was over, General Grant the hero of Appomattox, was president, and what General Grant didn't know about business and government would fill several large and interesting volumes. He was a grand soldier, that silent man with his eternal cigar, but he was no politician, no statesman and no business man, and he knew it. He had chosen for secretary of the treasury, Mr. George S. Boutwell, of Massachusetts, a man of good abilities. There were great crops of wheat, corn and cotton that year. All through the war period of course the United States had to buy enormous quantities abroad, for our mills were closed, the men were out in the field fighting under the flag; the result was that the United States sold several hundred million dollars a year less to Europe than Europe sold to the United States and you know, or you ought to know, that these foreign balances between nations must be paid in gold.

Now the Civil War had driven gold out of sight. There was a little of it left in this country and since it was necessary to pay these foreign balances in gold, gold was at a high premium. Now-a-days if you have a ten dollar bill you can go into any bank and they will give you a ten dollar gold piece for it, but it wasn't so then. At one time during the Civil War, if you wanted to buy a ten dollar gold piece you would have to take \$27 in paper to get it and at the period of which I speak, the time of The Black Friday, it still took about thirteen or fourteen dollars in paper to buy ten dollars in gold, that is, gold sold at a premium of about thirty or forty.

In the fertile brain of somebody in the firm of Fisk and Gould there was hatched a plan of making a corner in gold, that is, of getting into the hands of that firm all the gold there was in New York; if they could do this you see very readily what the result would be. They could make the merchants, the banks, the importers of the city, pay whatever they asked for gold because they had to have it to pay their balances for imports and the money due the government for duties. That was the plot.

There was only about twenty-five million dollars of free gold in the city of New York and the government at Washington had not more than one hundred million dollars worth of gold, but the secretary was selling a million a month of this gold and this constant sale of the government was slowly bringing down the price of it.

It was thought that if the price of gold went up, foreign exports would be improved, that is, people would be more likely to sell wheat, corn and cotton abroad to pay our balances if gold was high and so these plotters went to

General Grant and told him that the right thing to do was to stop the sale of gold. Finally General Grant instructed the secretary of the treasury to sell no more gold and Fisk, Gould & Company began quietly to buy up gold and store it away.

Nobody dreamed of any such plot and they were successful in getting large quantities of it. Now, another thing was necessary that General Grant should not interfere, they didn't dare to try to buy the general, but there is not much doubt that they did buy pretty much everybody else who knew anything about the situation and who should have warned the General. They got him to go down to Boston to attend Pat Gilmore's peace jubilee. He went on Jim Fisk's boat and Gould was there and a lot more of the big financiers of Wall Street and they all told the General that he was doing the right thing in not selling gold and keeping the price up because that was bringing about large sales of corn, cotton and wheat, and that soon we would not have to send gold to Europe but gold would be coming from Europe here. And the plotters were steadily buying gold.

The day for the blow was approaching but what was to be done with General Grant? They fixed up a very pretty little arrangement to take care of the general. They didn't dare kidnap him, they didn't dare kill him, and they didn't dare have him loose when the blow was struck. They got an old soldier down in Little Washington, Pennsylvania, to be the General to go down there and see him for the last time. The General was deeply interested in this old and dying comrade and he arranged to go and be absent a week down in that mountain country of Pennsylvania. There wasn't a railroad there. He had to go by coach and wagon into the mountain country. There were no telegraph lines and he was completely cut off from New York and from Washington, and then Jim Fisk gave the signal and there came The Black Friday. Gold opened that morning of Sept. 24th at about 134 but there wasn't any gold and people had to meet their balances and they began to bid for it, and it went up and dealers began to fall because their margins were exhausted and house after house went down in the crash and panic was let loose.

The gold room of the New York Exchange was a scene of pandemonium. It seemed as if hundreds of maniacs had been let loose into a shrieking bellowing bedlam, and steadily the Fisk brokers were bidding 160, 170 and 180 for gold as it climbed upwards and merchants who had bills to meet and brokers who had agreed to sell gold at the market rates went down to financial death and ruin under the awful catastrophe. It was the wildest day ever seen on the stock exchange, but somebody let the cat out of the bag to General Grant. In order to make things doubly sure, one of his friends at New York wrote him that Fisk and Gould were more than ever satisfied that his policy of not selling gold was the right one. This at once aroused the general's suspicions, and when Grant suspected anything wrong he was swift and resolute to act, and he went out of Little Washington and struck the railroad for big Washington like a sky rocket. In an instant he gave directions to sell gold and the sub-treasurer at New York threw five million dollars in gold on the market and broke the Fisk & Gould corner.

The Black Friday was over, hundreds were ruined. Fisk lost several million dollars but he got out of it by denying that he had ever given his brokers instructions to buy at the price which ruined him.

Gould lost four or five million dollars, but he got out of it by claiming that he went into that speculation as treasurer of the Erie Railroad and

the broad shoulders of the Erie stood the loss. It was a desperate attempt of daring and unscrupulous men and they didn't hesitate to come mighty near high treason in their effort, for had it been successful, had Grant kept away from Washington, gold would have gone to 200 or any price they choose to send it. Hundreds more would have been ruined and the president of the United States would never have been able to satisfy the world that he was not financially interested in the bold game.

That will do for Jim Fisk, Jr., and that briefly and as plainly as possible is the story of The Black Friday.

There were some talk of calling a court of that eminent western jurist, Judge Lynch, after The Black Friday. An angry mob gathered around the offices of Fisk, Gould & Co. and it took a big force of policemen to guard the place for a little while, and they say that the small, smooth voiced man from up country was paler than ever as he looked out of the office windows at the sea of scowling faces and listened to suggestions that Fisk & Gould would look well hanging from lamp posts.

But it soon died down and three years later, just after the spectacular running of the relief train, Jim Fisk met his quietus at the hands of Edward Stokes and the firm of Fisk & Gould was dissolved by due process of law and everybody said: "that is the end of the firm," for nobody dreamed that the Colonel was only a big Barker to the main show and that Gould, the man of quiet tastes and few words, was the real company and always had been. It was soon evident to the public that the firm was stronger than ever, and that a great power was on the street. A sinister power it was too. Old Daniel Drew, once the richest man in Wall Street, wrecked and mined, going out of it in poverty, said of Gould: "*His hand is the hand of death*," and there wasn't any property that he could hold on that didn't seem to shrivel and shrink and die until he got possession of it and had it his own way, then it soon assumed a saleable value.

THE GETTING OF WESTERN UNION.

I have told you of the coming of the steamship and the railroad, and a little while after the modern railroad came to be the real thing, another of those cranks like Fulton and Stephenson got to tinkering with old Dr. Franklin's kite, that is, he began to play with electricity. He strung a wire between two posts, rigged up a couple of Leyden jars, in each end and found he could run a spark from one end to the other of that wire. Then he got up an alphabet of dots and dashes and began to try and send messages over the wire. Wise people said he had "bats in his belfry" and "bubbles in his think tank" and smart things like that and that he would wind up in the "bug house."

Finally he went to Congress at Washington. He was a good talker this fellow. His name was Morse, and he got permission to tell the Congressman what he thought he could do, and he told them that if they would give him thirty thousand dollars to build a line of wire on poles from Baltimore to Washington he believed he could send a message between those two points, something over one hundred miles in distance, in less than half an hour.

It made their eyes stick out, those wise Congressmen. Mr. Morse said he didn't have money to do it but he would make the experiment and stake his reputation that he *could* do it. And then one of the witty members of Congress got up and moved that they appropriate a sufficient amount of money to have Mr. Morse taken to some asylum where his wits could be put in repair. They did finally appropriate the money and Morse built his line of wire and sent a message in thirty seconds for all I know, for you know a half hour would send a message a dozen times around the world if you had straight lightning.

This new invention, the telegraph, grew much more rapidly than the railroads, for it didn't cost much and soon there came to be the Western Union Telegraph Company, a monopoly which controlled the whole business. It had built lines all along the principal railroads and controlled the telegraph business of the country, and Dr. Norvin Green, a wise old gentleman, was at the head of the big company and fixed its policy.



One day Mr. Jay Gould, having no railroad on hand to be wrecked just at that time, happened to think that Western Union would be a good thing to handle, and he organized a little telegraph company with a capital of five thousand dollars only, and went out and built a little line of telegraph wire, paralleling the Western Union from New York to Philadelphia. We will say, I don't remember what the points were, but he immediately cut the price of messages right in two.

Dr. Green laughed at the idea of anybody being crazy enough to think of paralleling the Western Union, but it was very soon evident that the Western Union would make no money where those parallel lines ran, for Mr. Gould cut the price below the point of profit and it was not long until they admitted him into the directorship of the Western Union Telegraph Co.

Dr. Green soon found that a new power had taken possession of that company. There was an immense issue of watered stock sold to the eager public the same policy that had made Erie a shuttle cock in the stock market was applied to the Western Union and it went up and down, up and down, like a toy monkey on a toy stick whenever this shrewd manipulator pulled the string.

THE ELEVATED.

Then the city of New York took a notion to build an elevated railroad, the first in the country, and it was not long till this spider of the stock market controlled that, railroads, telegraph lines, elevated stock, steamboats; all were played upon by the master hand of this wizard of the street. People didn't know what to make of him. Some said he was crazy, that he didn't really have a dollar, that some day he would go to smash and it would be shown that all his mighty speculations were so much talk. Newspapers prophesied this freely and one day Mr. Gould, who very seldom paid any attention to what was said about him, asked the reporters of the leading newspapers of New York to meet him at his office at a certain hour and he asked a few of the leading bankers of the city to be there too. He took them in, and on a long table was piled up fifty-two million dollars in actual cash, convertible bonds, and first class securities, and Mr. Gould showed them where he had twenty million dollars more of equally good securities. There wasn't any question then that Mr. Gould who came to New York twenty-five years before, without much money and with hardly any experience, had more ready cash than any one man in the great city, and was indeed the wizard of Wall St. He continued to be its wizard up to the day of his death and more than that, unlike most wizards, he could always win.

THE BUILDER.

Thus far Mr. Gould's career had been largely the career of a wrecker. He destroyed property in order to buy it cheap. Now his policy seemed to change. His fortune was assured. His life up to this time couldn't serve as a model for anybody to follow who had any belief in a future of rewards and punishments, but the remaining years showed a far higher record.

The last ten years of his life, he was in every sense of a word a builder and little wreckage, except of systems which ought to be torn down, accompanied the process of his building. Old Commodore Vanderbilt was dead, but his son far more than filled his place in the railroad world, and the Vanderbilts controlled the great lines of railroad running from New York northward to Albany on both sides of the Hudson River, thence a great four track line westward to Buffalo, then two lines to Chicago and the great northwestern roads to Minneapolis, St. Paul and the wheat fields of the Dakotas. These

were the Vanderbilt lines, and now Mr. Jay Gould took a very unpromising piece of property, the bankrupt Missouri Pacific, worth about seven cents on the dollar, in the hands of receivers, and with this little line to start on built up the Missouri Pacific or as it is commonly known in railroad parlance, "The MoP."

The "MoP" when Gould died controlled thirteen thousand miles of railroad, most of it dividend paying. He became a thorough master of the railroad game. He didn't go into it as Vanderbilt did, for he never could quite resist the temptation of moving its stocks up and down, in other words Mr. Gould never could cease to be "A Wall Street" railroad man.

The real railroad men like Tom Scott, like Cassatt, like Mellen, like T. C. Potter, knew the railroad, that is they had run with the machine. They had seen the snow on the headlight and heard the roar and rattle of the thundering train as it hurtled through the night. Mr. Gould never was that. He was a railroad man from the counting room side. He could figure the cost of things, and he had built up all along his lines a marvelous system of accountancy. When he went over his thirteen thousand miles of railroad in his private car there was at every stopping point a perfect arrangement of facts for his inspection and his keen eye took them in an instant.

Gradually he gathered in line after line or road in the southwest and molded it together into the great system of the "MoP" until he had a line of railroads across the continent. It was a wonderful achievement and Gould in the latter years of his life atoned for much of the evil he had done in the early part of it, for it would be very difficult by any system of ethics to imagine that Mr. Gould really thought he was right in many of his business actions. A man can persuade himself that what he does is right up to a certain point, but there must be a limit and he passed the limit many times.

He was a comparatively young man when death struck him and claimed him for his own. Fifty-six years, just the prime of life, when they wrote "Hic Jacet" on his tombstone.

The last two years of his life he was a nervous wreck, although the time for nervous wreck had passed and his business was moving smoothly, but those tremendous days of the past had worn his nerves until they were beaten to a frazzle and he couldn't sleep or eat and suddenly there came the end.

Jay Gould never cared anything about society, and I don't believe his wife did. If she did she gave no sign of it. The Goulds were frowned upon by the New York Four Hundred. He had a fine country place at Tarrytown and from there he used to go each morning to New York in his private yacht, a beautiful craft, but not comparing in size with those of the other great millionaires. Yachting was Mr. Gould's only amusement, though he liked the theater moderately. He was a perfectly temperate man. I don't believe he ever took a drink in his life or that he smoked, and he spent but little money in personal adornment. If he gave to charity nobody heard of it. He certainly rewarded liberally some of the men who worked with him in his great enterprises.

His family adored him and he left six children with a fortune of more than fifteen million dollars each. Some of these children have furnished a large amount of very interesting newspaper matter to those who like to peruse the doings of the divorce courts in various sections of the world. Anna, Countess de Castellane, heads the list with dazzling divorce court exploits in Paris, but two of the boys do not fall far behind in their sensational New York trials.

Helen Gould is known the world over for her devotion to the cause of charity and the moral uplifting of humanity. She has given generously of her great fortune and her hand is always open to help the needy and the suffering. Every summer a great crowd of children from the slums of New York go up to her country place and stay there two or three happy weeks. The American Society for Christian Education and The Young Women's Christian Association and the Young Men's, and notably the army and navy department of the associations, have been helped liberally by Miss Gould.

George is really the head of the family, he was left to take up his fathers work, a pretty level headed young man George was, too. He married Edith Kingdom, a Boston girl, a daughter of the old Boston Theatre Stock Company, where I often saw her play. George went to see her one night when she played the heroine in Youth, or some other of the big melo-dramas that the old Boston Company used to put on. It was a case of love at first sight. He was a good looking young fellow and his fifteen million probably didn't hurt him any in her estimation. At any rate she threw up her job with the Boston Theatre Company and is now mistress of Georgian Court.

The papers have just been full of the marriage of her second daughter to Lord Decies. By the way, Mrs. Gould moves in New York society of the highest and the way George brought it about is worth the telling. He had some of the cunning of his father.

After he married and began to have a family of his own, Mrs. Gould wanted to get into New York Society, but New York Society said Nay, Nay, Edith. Remember The Black Friday! and a lot of things like that. George didn't say much, but he had a tip-top yacht built for him, and entered for the International Cup Races, the late Edward Seventh, then Prince of Wales, the biggest man in all Europe, had his yacht entered for the international race which that year took place in England. Over to these races, went Gould with his yacht and Mrs. Gould. They are pretty democratic those races, that is if your yacht is in the race you are as good as anybody while the race is on.

Now the Prince of Wales, soon to be King Edward Seventh, was always hard up. George met him at the races and probably put him on to a thing or two in the stock market that enabled Edward to clean up a tidy sum, and it is probable that George lent him money. At any rate they became quite intimate. Mrs. Gould was presented at Court and soon the London papers announced that Mr. and Mrs. George Gould were invited to spend a week at the country place of His Royal Highness, The Prince of Wales.

When they returned to New York the Four Hundred almost broke their necks falling over one another to leave cards at the residence of Mr. George Gould.

Mr. Gould has just been forced out of the Presidency of the M. O. P. Too much society and not enough Business the stockholders say, but Mr. Gould has no fears of the workhouse in his old age.

In this story of Wreckers and Builders I have shown a glimpse of the life of the most sinister and striking figure in the financial history of America. A country boy without money, influence or special training, for twenty-five years he dominated Wall Street and amassed more than one hundred million dollars. Incidentally I have thrown some side lights on other characters who moved in a time which has happily passed away. Perhaps the people of today are no better than those of the sixties, but vice and financial rascality do not haunt so brazenly in public view nor openly court applause for actions which should bring prison stripes.

Wall Street will never have another Jay Gould whose virtues of temperance, if any affect industry and thoroughness you well may emulate. You will have faults enough of your own so you needn't try to copy his.

WILLIAM WELLS



SPECIMENS

Some excellent ornamental script is hereby acknowledged from Mr. Pedro Escalon, a friend and follower of the late L. Madarasz. His penmanship is quite graceful and skillful and his address is St. Ana, Salvadore, Central America. It is wonderful how many people were influenced by the skill and personality of Mr. Madarasz. No one seems to have appreciated his work more than Mr. Escalon, who knew him personally and who kept up a constant correspondence with him for several years past.

A letter written in ornamental hand, graceful and effective, is at hand from Mr. C. W. Ransom, from the Ransomer School of Penmanship, Kansas City, Mo. It clearly indicates that in spite of his many business duties he still holds on to his skill in penmanship.

A pack of specimens has been received from W. E. Keen, Haskell Institute, Lawrence, Kans. The specimens were written by Indian students and have given us quite a pleasant surprise. The work is written very freely and is very uniform. They are doing much better work than a great many students who have had better opportunities. One of the lot of specimens even won THE BUSINESS EDUCATOR Certificate.

Some very neatly written cards, in the ornamental style, are at hand from Mr. C. R. Runnels, of 1414 W. 8th. St., Los Angeles, California.

Mr. J. J. Theobald, Sec., J. J. Krieder, Pres., of the Actual Business College, Akron, O., recently submitted specimens from their pupils, which show a practical business hand—one well suited to accounting, being small and compact, yet plain. They report an enrollment this year of 325, which certainly represents a prosperous school in a city the size of Akron, and so close to such a large city as Cleveland.

We received from R. C. Childs, Englewood Business College, Chicago, Ill., some very good movement exercises by his pupils. The exercises are very uniform in size, slant, and quality of line, showing that the movement they used in these exercises was very good. The letters are equally as good as the exercises.

We recently had the pleasure of examining specimens from all of the pupils from the third to the eighth grades in the public schools of Wilmington, O., under the supervision of Chas. A. Hatfield, teacher of writing. The specimens clearly indicate that the pupils are making substantial progress in freedom, as well as in form and that the results produced are due in a large measure to the efficient co-operation of the regular teachers who are as follows: Prin. E. P. Sayrs, the Misses Anna Hinshaw, Hanore Haley, Dora G. Smith, Laura Sutherland, Claire Hague, Louie Cleverger, Mabelle Starbuck, Mabelle Hough, Belle Grantham, Ella Day, Mrs. Mary B. Madden, Mr. Squire Buster. Mr. Hatfield himself writes a skillful and graceful hand, and is quite a master in ornamental penmanship, as well. Doubtless the good people of that community are fortunate in having him in their midst, developing as he is a hand writing on the part of his many pupils, that is both practical and beautiful.

A pack of cards has been received from C. B. Boland, Calhoun City, Miss., which shows that he is steadily progressing in ornamental penmanship. They show that he has ability, and no doubt he will some day become a top-notch.

A nice package of specimens from the eighth grade pupils of the Indianola, Ia., public schools has been received. Mr. W. A. Larimer is their instructor. The work shows that the instruction is first-class, and that the pupils are thoroughly aroused, and much interested in the work. It contains a good combination of form and freedom. The work is very close to our Certificate standard, which means that the students are certainly doing good work.

Some very good specimens have been received from the pupils of the Cambria Business College, Johnstown, Pa., E. G. Jones, president. Much interest in penmanship is being taken in the Cambria Business College and we

expect to grant a good many Certificates to the pupils of that school.

E. E. Spanabel, of the Wheeling, W. Va., High School, recently favored us with a specimen of his ornamental penmanship which is very creditable. A letter received from him written in a business style is also very good. The specimens show that Mr. Spanabel has ability and we expect much from him in the future. Mr. Spanabel is not only a fine penman and first-class teacher of penmanship, but is a progressive teacher of commercial subjects as well.

A letter written in a very neat business hand has been received from Mrs. Anna M. J. Crouse, Brownberger Commercial College, Los Angeles, Calif. It is one of the finest business letters written by a lady that we have received for some time. Mrs. Crouse certainly has ability along this line, and is to be congratulated upon the good work she is doing.

W. C. Wollaston, of the Port Huron, Mich., Business University, sent us a package of specimens, all of which were up to the Certificate standard. Mr. Wollaston reports a very good school and states: "The Certificate idea certainly makes good writers, and good writers get good positions and good money." Mr. Wollaston also enclosed a specimen of his ornamental writing which shows that he has not lost his former skill.

"THE OLD STAND-BY"

Vincennes, Ind., May 13, 1911.
THE BUSINESS EDUCATOR,
Columbus, Ohio.

Gentlemen:—Enclosed find one dollar (and if it was required I would willingly give two) for that "Old Stand-by" I look forward to getting every month. I say "Old Stand-by" with emphasis, for it really is to me as much. If your paper keeps up-to-date, as it has since I have known it, I am sure I will be a subscriber for years to come.

T. GORDON BLUE,
Vincennes Business College,
Vincennes, Ind.

CLUB CHAT

Some very fine cards and a set of ornamental capitals have been received from W. R. Hill, of North Adams, Mass. Mr. Hill possesses considerable ability for ornamental penmanship.

A nice list of subscriptions has been received from H. C. Leflingwell, of the Meadville, Pa., Commercial College. We also issued twelve BUSINESS EDUCATOR Certificates to his pupils, from a roll of specimens which was recently sent to us.

L. Faretra, the well known penman in Burdett College, Boston, Mass., is one of our enthusiastic clubbers. Another good list, with his unusually skillful signature underneath, is just before us. Mr. Faretra is undoubtedly doing much in the way of furthering the interests of good penmanship.

Wm. Allen Dyer, vice president and general manager of the Smith Premier Typewriter Co., Syracuse, N. Y., has been elected to the vice presidency of the Union Typewriter Co., New York City, N. Y., of which the Smith Premier Co. is a constituent. This promotion means the recognition of a man who possesses a combination of character and ability quite uncommon. The Smith Premier is to be congratulated for having had one of its men selected for this important position and the Union Co. is to be congratulated for making such an excellent choice. Since going to Syracuse eight years ago from Providence, R. I., he has become a conspicuous citizen of the city of Syracuse, and the press was unanimous in the wish that he might retain his home in that city.

The two penmen, J. A. Buell, and A. B. Curtis, of the Minneapolis, Minn., Business College, are certainly keeping up the interest in penmanship of that institution. The number of Certificates issued to them is not far from the one hun-

dred mark. Both men secure a very practical, easy, graceful style of writing from their pupils; and considering the time the pupils are with them, they secure results that are exceptional.

A nice "club" has been received from G. E. Gustafson, of the Inter-State Commercial College—Reading, Pa. We also received a very nice roll of specimens from the pupils of this school, all of which are up to the standard for our BUSINESS EDUCATOR Certificate. The specimens are very strong, free, and easy looking. The quality of line is very strong, and possesses that push-to-the-right quality which is so desirable in beautiful business writing. Mr. Gustafson is an up-to-date teacher of writing, and secures splendid results. He is also an excellent teacher of the commercial branches.

M. D. Zimmerman, penman in the National Business College, Albert Lea, Minn., recently favored us with a list of sixteen subscriptions. This list shows that he can arouse interest in penmanship, and we can expect to hear from him often with clubs and many successful applications for the BUSINESS EDUCATOR Certificate.

Nineteen subscriptions the sixteenth of May indicates the opposite of spring fever in the Mountain State Business College, Parkersburg, W. Va., Don E. Wiseman, clubber. It did its work better than a spring tonic at this end of the line, and we hope THE BUSINESS EDUCATOR does like service at the other end of the line.

Recent advertising literature has been received from the following: E. H. McGhee, Trenton, N. J.; The New England Business College; Park's Business School, Denver, Colo.; Parsons, Kans.; Business College; Underwood Typewriter Co., New York City; Students' Art Magazine, Kalamazoo, Mich.; Los Angeles, Calif.; Business College; Reliance Engraving Co., Pittsburg, Pa.; McPherson, Kans.; College; The Instructors' Agency, Marion, Ind.; Winona College, Winona, Minn.; Spencerian Commercial College, Louisville, Ky.; The Photographic Magazine, Cincinnati, Ohio; C. R. Hill, Newark, N. J.

Mr. Carl A. Supper
Miss Ida M. Lion
Married
April 14, 1911
Columbus, Ohio

Miss Dixon was one of the B. E. office staff, and so slyly did they do their courting that no one in the office discovered their affinity until two weeks after their marriage. Your editor was too surprised for some time to open anything but his eyes.

YOU

Mr. Business College Man! Are you looking for a partner? An all-round business college man, manager and advertiser expert? If so, and you are a success yourself, write. If not, don't. Address:

"MANAGER"

Care of Business Educator, Columbus, Ohio

COMMERCIAL
Teachers Furnished

I have on my list of students some fine Penmen and Commercial Teachers, desiring positions. Write me if in need. OLD STUDENTS needing my assistance should write giving qualifications, etc. I make no charge. F. W. TAMBLYN, President, The Tamblyn School of Penmanship, Kansas City, Mo.



CLUB CHAT

Another list of subscriptions, all for the Professional Edition, is at hand from Mr. H. A. Roush, of the 29th St., Y. M. C. A., New York City. Mr. Roush is a faithful supporter of the "B. E." and is also a fine penman.

A good list of subscriptions has been received from our friend and former pupil, Mr. E. T. Reese, Duff's College, McKeesport, Pa. Mr. Reese is a very strong teacher and secures very good results. With the list of subscriptions he also sent sixteen successful applications for THE BUSINESS EDUCATOR certificate.

In favoring THE BUSINESS EDUCATOR with a list of subscriptions, Mr. C. A. Cowee, principal of the Wausau, Wis., Business College, states that they are enjoying a very prosperous school year, having the largest enrollment in the history of that institution. Mr. Cowee states that their students take great interest in THE BUSINESS EDUCATOR, and that he finds it creates interest and enthusiasm on the part of the student. Mr. Cowee also favored us with some of his written cards, which bear evidence that he is not only skillful in business writing, but in ornamental as well.

Another list of seventeen subscriptions is hereby credited to the Mt. State Business College, Parkersburg, W. Va., the same having been sent by Mr. Don E. Wiseman, who has charge of the commercial department, and a big, big hearted fellow is he. We recently had the pleasure of visiting the institution and found it bigger than ever.

We recently received a splendid list of subscriptions from Mr. Henry L. Brown, of Becker's Business College, Worcester, Mass. The size of the list submitted clearly indicates a good sized school year and splendid enthusiasm in penmanship. This speaks well for Mr. Brown, as well as for the pupils and the school.

Another good list of subscriptions is at hand from C. E. Brumaghim, of the Gloversville, N. Y., Business College. Mr. Brumaghim believes in making a liberal use of our journal in his penmanship classes, judging from the number of subscriptions he sends from time to time.

Again we received a big club of subscriptions from the big school, The Ferris Institute, Big Rapids, Mich., J. A. Snyder, the big hustler. Each year we receive many subscriptions from this flourishing institution, and each year many of their students secure certificates.

Another good list of subscriptions is hereby acknowledged from J. M. Lantz of the Schis-

ler College of Business, Norristown, Pa. Mr. Lantz states that he teaches penmanship as well as the regular commercial branches, and still finds time to boost the "Best Paper" published for, as he says, it lessens his daily work. We have also had the pleasure of issuing Certificates to some of his pupils recently.

A good list of subscriptions is hereby acknowledged from Messrs. Monk & Findlay, proprietors of Tobin College, Fort Dodge, Iowa. This list bespeaks much interest and enthusiasm in penmanship in the above named school.

A nice list of subscriptions is again at hand from Mr. E. P. Bower, Principal of the Twin City Commercial School, Menominee, Mich. Mr. Bower is a progressive teacher of penmanship, creating much enthusiasm and securing splendid results.

Mrs. S. E. Ruley, of Creager's Business School, Louisville, Ky., recently favored us with a list of subscriptions. He writes a splendid business hand, as shown by the specimen and letter before us, and is to be congratulated upon its excellence.

W. J. Slifer, penman in Spaulding's Commercial College, Kansas City, Mo., has again favored THE BUSINESS EDUCATOR with a handsome list of subscriptions. Mr. Slifer's clubs are nearly always large, numbering all the way from thirty to seventy, indicating a large attendance at the Spaulding College and much interest in penmanship.

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Well-advertised business college; splendid location; established 7 yrs.; average attendance 75; growing; 15 new typewriters; \$400 piano; good furniture; piano; graph; low rent; in live western town (25,000 with big population to draw from; no competition. Address "College," Care BUSINESS EDUCATOR, Columbus, O.

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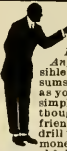
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FOR LEASE Successful Business College in thriving manufacturing city; established in 1893. For particulars, address

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*Common sense is the
knack of seeing things as
they are, and doing things
as they ought to be done.*

Rose C. Beam

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By Rose C. Beam, Washington, N. J.



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Schopenhauer—

The greatest shatterer of dreams who ever dwelt on earth. By overthrowing beliefs, hopes, beautiful ideas and poetic chimeras, destroying aspirations, ravaging the confidence of souls, killing love, battering down the chivalrous worship of women, crushing the illusions of hearts, sparing nothing and exhausting everything, he accomplished the most gigantic task ever attempted by skepticism.

We can protest, be angry, indignant, or enthusiastic. This great and masterful ironoclast has marked and seared humanity with the zeal of his disdain and disenchantment, and left an influence ineffaceable.

—Madarasz.



A TRIP THROUGH THE YELLOWSTONE PARK

BY G. G. HOOLE, BOZEMAN, MONT.

Who has not heard of the Yellowstone Park? Who has not planned a trip for some day thru that land of marvels? Among my early recollections I recall many hours of wonder spent in poring over Harper's Geography studying the pictures and reading about the awesome geysers and boiling springs of the Yellowstone. Right then I formed a resolve that some day I would see it all with my own eyes. The opportunity came last summer and certainly it was the pleasant vacation trip that I ever enjoyed.

This park is truly Nature's greatest wonderland. In this reservation the forces of Nature have assembled an exhibition of the grand, the beautiful, the weird, the wonderful, the unique and the grotesque that is without a counterpart in all the rest of the world. Here are snow-clad mountains that rival the Alps, crystal lakes, mountain streams, teeming with fish, and waterfalls without number. Here is the greatest geyser region on the globe, volcanoes of mud, boiling springs, lakes of fire, seething craters hissing steam jets, ink pots, mountains of glass, mountains of sulphur, petrified trees and many other strange and mysterious phenomena. Surely such a spot is a national asset that every American should see. Why journey to foreign lands in search of diversion when we have here in our own country a national park graced with Nature's rarest and most fantastic gifts?

The drive around the Circuit Road of the Yellowstone Park has not its equal on earth—a coaching trip that can never be forgotten. Nature has arranged the course in the most logical manner. Beauty grows upon beauty, and wonder is added to wonder. Little geysers come first, and then grow larger as we go on, and larger, until we reach the Giant and Old Faithful. The pools take on new and varied colors as we journey on our way. Hills grow to higher hills till they become mighty mountains, and the valleys deepen to yawning chasms, and little cascades become foaming cataracts. The best is saved until the last. When we see the little steam vents along the Gardiner River, we are interested; then further on up when the little spouters fizz by the roadside, we wonder; and while wondering we come to the larger ones and finally to those that throw their burning waters sky-high.

Passing thru the volcanic rock arch into the Park at Gardiner, the coaches roll out onto an open plateau of green fields, where in the distance we see herds of antelope grazing peacefully. Electric Peak, the highest in the Park and Sentinel Mountain are off the West, seeming very near, but in reality many miles away. Soon we enter beautiful Gardiner Canyon and at the three-mile post we see emptying into the Gardiner, the Boiling River, readily located by the rising steam. It is fed by underground streams of hot water from the Mammoth Hot Springs. Just beyond we reach Fort Yellowstone, which is the headquarters of the military forces, which patrol the Park. Here is located the first great object of interest, the Mammoth Hot Springs. These are a series of hills and terraces with thousands of springs and streams trickling and flowing in every direction. It is a long walk across the Formation, but we feel well repaid for the trip. It is all so strange and so beautiful! The constantly flowing waters, steaming hot, rippling down the terraces, and spread out in thin sheets, are as clear as crystal, but so strongly impregnated that the walls and sides are delicately tinted with the most exquisite colors and hues. All of our tourists went into raptures over the bewildering shades of cream, brown, pink, violet, orange and green. Jupiter Terrace, the crowning feature, faces the entire eastern side of the great formation, and is over three hundred feet in height.

A few miles beyond we come to the Silver Gate, in the midst of the Hoodoos, an indescribable jumble of huge, fantastic, goblin-

like white rocks. Golden Gate is famous and has the attention of every kodak. The road runs high on the cliff through a narrow canyon and passes over a splendid concrete arched viaduct. The walls of the canyon are richly tinted with warm yellows and golds. Beyond this for many miles we pass through a level and wooded country interspersed with delightful glades and meadows. The forests of the Park are very majestic. The lodge-pole pine is the principal tree, and while it isn't to be compared in size to the grand trees of the Pacific Coast forests, it is straight and symmetrical and the long vistas and avenues of the forest have a peculiar charm of their own. Obsidian Cliff is a mountain of volcanic glass, black as jet and harder than any other known rock. Roaring Mountain is a high hill seamed with steam fissures that produce the roaring sound whence the name is derived. A decade and a half ago this mountain was forest-clad and little different from any other mountain in the park. About that time, however, innumerable vents appeared all over its sides with eruptions of steam and hot water and now a few dead trees are all that remain of its former vegetation. Twin Lakes are pretty little bodies of water close by the road, one flowing into the other. Their water is cold and pure. One is dark olive green in color and the other brilliant sapphire. At Norris Basin the first real geysers are seen. They

seem very interesting to new comers, but are only a hint of what is to come farther on. The Devil's Bath Tub is a large boiling spring worthy its name. The Faint Pots look exactly like huge cauldrons of boiling paint. The Chocolate Pots are little cones with boiling chocolate-colored water issuing from the tops. Next we pass through a wild and rugged canyon and presently strike the Fire Hole River, in whose basin all the great geysers are found. This river is the headwaters of the Missouri-Mississippi and rises within the confines of the Park. The Lower Geyser Basin contains several well-known geysers and the famous Fire-Hole Lake, which is without a parallel in even this region of wonders. In its depths blaze constantly flames of blue fire, coming up from the earth far below. All over this pool are visible the blue flames, burning, burning, always burning in the depths of the dark waters. Excelsior Geyser was formerly the greatest of all geysers, but for many years it has not been in eruption. But, though inactive, it pours over four thousand gallons of water per minute from its crater into the Fire Hole River close by. Prismatic Pool alone is worth a special journey to see. All hues and tints can here be observed, constantly changing as the angles of light change. The little terraces around the edges are traced in patterns of lace and ferns in many colors.

(To be Continued)

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 H. A. DON, Lock Box 982, LAURIUM, MICH.



Large Style

I can make a good penman of you at home during spare time. Write for my free book, "How to Become a Good Penman." It contains specimens and tells how others mastered penmanship by my method. Your name will be elegantly written on a card if you enclose stamp.

F. W. TAMBLYN, 406 Meyer Bldg., Kansas City, Mo.

Wanted Immediately!

Young man, good penman who is an experienced, all-round commercial teacher, disciplinarian, solicitor and capable of managing a school. Give salary and commission would accept, and full particulars. Send recent photograph. Good proposition to the right man. Address, "Sunny South" Care Business Educator, Columbus, Ohio.

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"BARNES' BRIEF COURSE" reduces the Benn Pitman and Graham systems to such simplicity that any person with a fair knowledge of the English language can easily learn them. There are only twenty-two lessons in the book, but all the essentials are fully and clearly explained in a most interesting way. A dictation course (beginning with a complete *business letter* in the *second lesson*) furnishes "actual business" practice in connection with the mastery of the principles. Speed factors and reporting expedients are taught from the very first. Brief Course is full of valuable *time-saving* methods which are distinctively "Barnes." It imparts the greatest amount of information in the briefest possible time, because it goes *straight to the point* and makes *every minute count*.

Endorsed by the large chain of Heald Schools of the Western Coast, the St. Joseph, Mo., High School, the State Normal of Indiana, Pa., the St. Francis Solanus College, Quincy, Ill., and by many other large commercial, public, private, and Catholic schools. "Our class has been organized a little more than two months, and today wrote accurately 85 words per minute. How is that for only one recitation a day, and the students carrying three other heavy subjects?" —Central High School, Kalamazoo, Mich.

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Arthur J.

BARNES
2201 Locust Street

Pub. Co.,
St. Louis, Mo.



Mr. John J. Sullivan, A. M., LL. B., whose portrait appears above, has been teaching business law in the University of Pennsylvania for a number of years, and has also been a practicing member of the Philadelphia Bar for many years. He is the author of three well-known books on business law as follows: Pennsyl-

vania Business Law, now in its second edition, printed by John C. Winston Company, 1006 Arch St., Philadelphia. This is a volume of 716 pages, which retails at \$1.00 per copy. Also American Business Law, which deals with the law throughout the various states of the Union. This volume covers 433 pages and retails at \$1.75 per copy. Also American Corporations which deals with the formation and management of companies under the laws of the several states. This volume covers 455 pages and retails at \$2.00 per copy. The two books last names are published by D. Appleton & Co., of New York and Chicago.

When he began to lecture on the subject of business law, the course in the University of Pennsylvania covered only a single year of two hours a week for a total of thirty weeks. At the present date the time allotted to this subject in the Wharton School of Finance & Commerce of the University of Pennsylvania has more than trebled. Most of the Freshmen entering the Wharton School, who number about 200, are required to take business law. This involves three hours a week during the first year. Besides there are advanced courses in business law for the upper classmen involving a total of four hours more per week. A similar development of the time given to this subject has been witnessed in the Evening School of Accounts and Finance.

We are pleased to announce that Mr. Sullivan has been engaged to contribute a series of ten articles on commercial law to THE BUSINESS EDUCATOR, beginning September next. If we mistake not, this will prove to be one of the most, if not the most helpful series of articles ever contributed in our profession, and we therefore invite our school friends to be on the alert for them September next.



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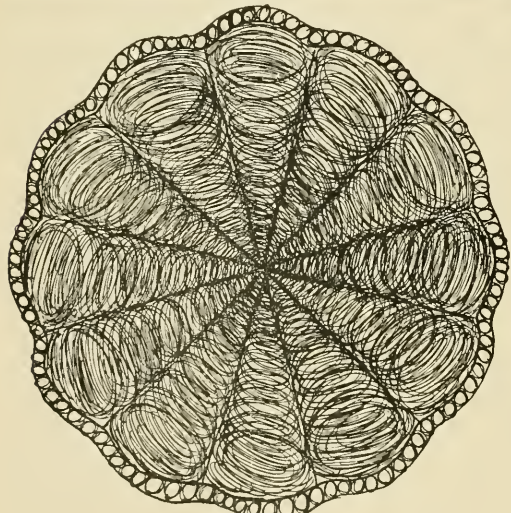
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By young man of good repute and five years' teaching experience, a position as commercial teacher. Bookkeeping and Penmanship preferred. State fully what you have to offer. Address,

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BUSINESS MEN'S CLEARING HOUSE, CHAM OF COM., DENVER, COLO.
Kindly send me your booklet "A Placing Agency for Teachers; The Way It Works!"
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Address _____

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- (3) Principal of southern business college at salary of \$1,000 to \$1,200.
- (4) Principal Commercial Department of high school at salary of \$700; and others.

If still available, let us hear from you by next mail.

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HEALD'S

of San Francisco takes another high-class man. This makes three men we have placed in San Francisco within the present year at a total yearly salary of even \$5,100. Figure it up and get the average. We need more commercial teachers—youth and old—for positions all over the country. Write us.

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**ROBERT A. GRANT, Mgr. LUTHER B. D'ARMOND, Associate Mgr.
WEBSTER GROVES, ST. LOUIS, MO.**



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July 5th to August 16th—Six Weeks for \$22.50, including all the courses given by our specialists. These already include Mills, Fuller, Bigelow, Forbes, Wiers, Cook, Davey, Cole, Shannon, Ball, L. L. Williams, S. C. Williams, Armstrong, and Higbie. We are negotiating with several others equally capable.

The strength of this array of talent is well known. The combined skill, experience, mentality, and inspiration of these instructors will be at your service for the development of confidence and reserve power, which means your promotion and material betterment.

Send Postal Card for Our Bulletin.

ROCHESTER BUSINESS INSTITUTE, ROCHESTER, N. Y.

February, 65; March, 53; April, 52

This is written May 1. The headline epitomizes the demand on us for commercial and shorthand teachers. We do not place bookkeepers, stenographers, athletic coaches, music teachers, etc. This Agency is a specialty—in fact as well as in name—conducted by a specialist. In the spring of 1908, we took a young western commercial man from a position at \$750 and brought him east at \$1,200; moved him a year later at \$1,500, where he was retained the second year at \$1,700; and now he has been chosen for a two-thousand-dollar place, beginning at \$1,800, the school (High School at that) paying our commission. Another has become head of a well-known Gregg shorthand department, without evening teaching, at \$1,200, who three years ago was unknown; another, whom we started a few years ago at \$75 a month, heads an A-1 Gregg shorthand department in September at \$125 a month; a Benn Pitman specialist comes to Boston from Ohio now at \$1,400; a Charter man goes to a fine southern school at \$1,000; a—but we—well, this space costs good money and we just wanted to say that we 'deliver the goods.' "No position, no pay" is our motto.

The National Commercial Teachers' Agency

E. E. Gaylord, Manager, Prospect Hill (A SPECIALTY BY A SPECIALIST) Beverly, Mass.





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NUMBER 10.

As these letters are a part of 15 Century Alphabet they need no explanation as to method of illumination. That was taken up thoroughly in a previous lesson.

I would, however, like to call your attention to the drawings of flowers that are used as a filling in these letters. You will notice that they are graceful and suited to the letter, and the student would do well to color up these letters and flowers and see how really beautiful and pleasing they are for illumination purposes.

It is the hope of the author that opportunity and time may permit the continuation of these letters next fall.

Subjects to be treated upon next year :

Old English and Mediaeval tinted and treated with colors and gold.

Brush Shading, as applied to Old English, Headings and Names with illuminated initials, etc.

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Respectfully submitted,

H. W. STRICKLAND.

Meadville, Pa., March 6, 1911
 Mr. H. C. Leffingwell,
 Meadville, Penna
 Dear Sir:-

This is a specimen of my business writing at the present time. I trust that my progress in penmanship will prove satisfactory to you.

Respectfully yours,
 Alfred H. Quinette

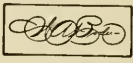
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Specimen Letter, Business Hand.	\$ 50
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12 Lessons in Business Writing.	7.50
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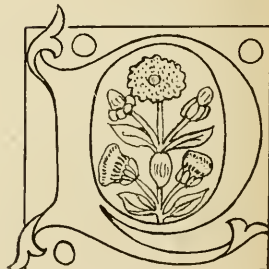
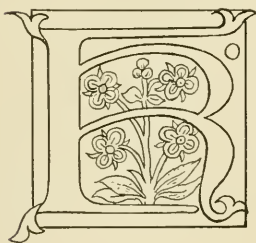
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FOR ORNATE WRITING. I challenge the world to produce a more brilliant ink. It flows freely and gives a very fine line. It is dark purple when first written but soon changes to a rich, glossy black. Sample bottle 20 cents, pint 75 cents, quart \$1.25. Circular free.

A. W. DAKIN

SYRACUSE, N. Y.

*To Manchester, Conn.,
May 3, 1911.*

*Mr. L. P. Jones,
Columbus O.
My dear Sir*

I write at this late date to thank you for the certificate granted by The Business Educator as a result of practice of lessons in your magazine and instruction given by Mrs. Noble in Morse Business College.

Yours truly,

Axel Anderson

By Axel Anderson, pupil in Morse Business College, Hartford, Conn., Mrs. Nina Pearl Hudson Noble, teacher of writing and commercial branches.

*A B C D E F G H I J K L M
N O P Q R S T U V W X Y Z*

Business capitals by Francis B. Courtney, Cedar Rapids, Ia.

O. G. Martz

O. G. Martz

O. G. Martz

By O. G. Martz, supervisor of writing, Ashtabula, O.

At a special meeting of the



General Order of Elks

Held in their Club Rooms Thursday Evening September 12, 1910. The following Preamble and Resolution was adopted.

By G. E. Van Buskirk, Newark, N. J.





Roundhand
J. A. OLSON,
Philadelphia, Pa.,
409 Chestnut Street.

Specimens criticised by
Mr. Olson if return postage
is enclosed

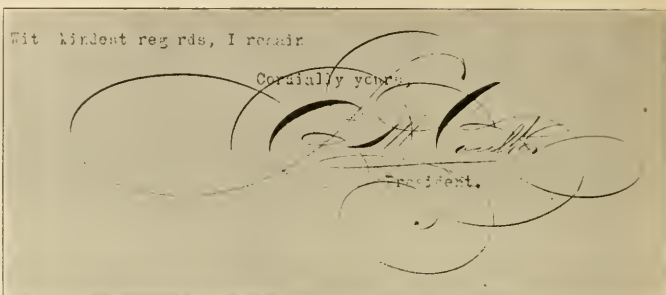
CONTRIBUTION 10.

I herewith present a Letter Head.

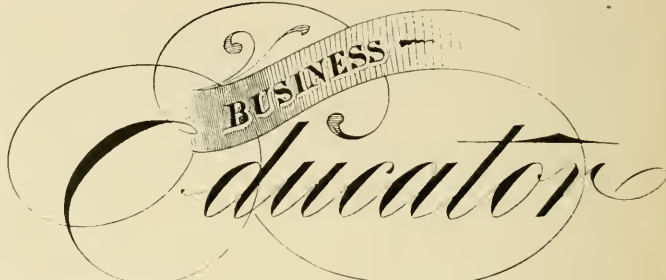
You will notice that the shades are much lighter than in any of the previous contributions on account of limited space. The size and belt of letters are determined by the space allowed. It is therefore well to know how to write a light hand as well as a bold hand; the former will take well in minimum space while the latter will apply to maximum space.

I keep the second and third line well-centered. The distance between 1st and 2nd lines, and 2nd and 3rd lines is the same. Accuracy in its strictest sense is required in work of this kind. The secret of fine script writing lies in getting details accurate.

This concludes the series of contributions in script which began in the September Number of last year. I trust that those who read and studied my work have found it worth their while. I hereby extend my best wishes for your success.



No signature possessing more art, skill, and personality comes to our desk than the above. It's been worth a good many dollars in advertising we honestly believe, perhaps thousands, to the National Business College, Norfolk, Va.



By W. D. Sears, Drake College, Jersey City, N. J., engraved same size as the writing.

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At the annual
meeting of
the **Inspectors**
of the **Coal Mines**
of the State of
Anthracite
Pennsylvania,
Held in March (Frank)

The following preamble and resolutions were adopted.

Whereas
Mr. G. M. Williams

has been

Inspector of Mines of the **Fourth Anthracite**
District of Pennsylvania,

FOR THE PAST SEVENTY-ONE YEARS,

and has resigned to accept the position of General Manager of the
Kingston Coal Company at Kingston Pennsylvania.

Whereas His long continued
services have resulted in the confi-
dence of the public and of his fellow
Mine Inspectors;

Whereas His fidelity to duty
has been a splendid example and a
genuine inspiration to us;
therefore, be it

Resolved,

That in his retirement the State loses a faithful servant, the employers
of the Fourth Anthracite District an impartial supervisor, the employes a faithful
protector of their interests and his fellow Mine Inspectors

a judicious counsellor and friend.

Resolved

That we tender him our best wishes in his new field
of labor, trusting that the success which has attended him in the
past will be with him in the future.

1st Dist

2nd

3rd

4th

Inspectors

5th Dist

6th

7th

8th

The above resolutions are from the hand of Mr. P. W. Costello, Scranton, Pa. A close examination will disclose the fact that the work was executed rapidly. All of the lettering was done with Soennecken pens, and the shading of the lettering and the tint was done with a brush by a mixture of Payne's Gray and Lamp black. The shades were put on without any guide lines. This is presented as a specimen of real rapid practical engrossing, and not as a specimen of the finest work that Mr. Costello can do.





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Rule the edge of the lettering with a square and ruling pen, observing that your letters are exactly vertical and parallel.

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By F. B. Courtney, Cedar Rapids, Iowa.

1 A specimen of my plain business penmanship.
2 Command your hand to write legibly. O.
3 A specimen of my plain business penmanship.
4 Good penmanship will always pay dividends. G.
5 I must study form and practice movement.
6 Over and over until you learn to write well. O.
7 Over and over until you learn to write. O.
8 Mind as well as muscle must be trained. M.



BOOK REVIEWS

The Official Report of the N. C. T. A. and Constituent Associations, comprising the National Private Commercial School Managers' Association, The National Business Teachers' Association, The National Shorthand Teachers' Association, The National High School Com'l. Teachers' Association, The National Penmanship Teachers' Association, containing the proceedings of the Fifteenth Annual Convention, held in Chicago, Dec. 27, 28, 29 and 30, is at hand, and a very creditable production it is indeed. Pres. Enos Spencer, and the General Secretary, F. M. Van Antwerp, are to be congratulated upon the excellence of the product and the promptness of its delivery. Now it is that we can all sit down and re-enjoy the Chicago Meeting at our leisure. Whether you are able to attend these meetings or not, your name should be on the roll in order that you may read everything that is said. It is well printed, and contains 381 pages, making it a very complete volume in itself on the subject of commercial education.

Brown's Standard Elocution and Speaker, by Prof. I. H. Brown, revised and enlarged by Charles Walter Brown, A. M. Laird and Lee, Publishers, Chicago, 275 pages, cloth boards, price \$1.00. The book is well printed and illustrated, and the purpose of it is to present the science of human expression in such a simple and practical manner that the average student may have but little difficulty in comprehending its principles, and in improving his speech and method of delivery. Due emphasis is given to respiration as a foundation for easy and effective speaking. The author emphasizes the need of reality, intelligence and genuine human sympathy as a basis of delivery. Anyone interested in improving his speech or the art of

speaking would do well to study this book with care.

Practical American Encyclopedia, published by the W. B. Conkey Co., Chicago, Ill., comprising two volumes of 2574 pages, issued in two editions. Flexible cloth, \$2.98 for the two volumes; Seal Grain, American Morocco, \$3.48 per set. It is printed on Bible paper, which is very thin, non transparent, and yet durable, making the volumes very compact and very convenient. The pages are printed in large plain type, and profusely illustrated with a large number of full page illustration inserts printed on coated paper.

These volumes are designed, especially to meet present day needs by supplying the maximum amount of information in the most convenient and compact form. It is alphabetically arranged the same as a dictionary, and each topic is as easily referred to as a word in a dictionary. A large number of educators and literary people have assisted and contributed to the work. From the number of state and city superintendents of education who have contributed to the work, we should judge it to be of especial value to students and teachers, as well as to all others needing up-to-date information on all topics in reliable and convenient shape. Quantity and quality considered, the price for the two volumes is amazingly low and it is therefore heartily recommended.

"Farm Accounting and Business Methods" by J. A. Bexell, A. M., Dean of the School of Commerce of the Oregon Agricultural College, published by the Home Correspondence School, Springfield, Mass., is the title of a cloth bound, well-printed, profusely illustrated book of 162 pages, being a "text book for students in agricultural and manual for home study." The subject is handled in a most concrete, pedagogical and practical manner, and leads us to conclude that it is well suited for the work it is designed to develop. A Home Study Syllabus is also issued in connection with the text for the special use of home learners. A substantial cloth bound binder containing ruled and printed forms, loose leaf in character, is used for prac-

tice in connection with the study of the text. Price for Text, \$1.25; price for the Complete Outfit, including Text Book, Loose Leaf Binder of Ruled and Printed Forms, and Syllabus for Students, \$3.00.

The Home Correspondence School, Springfield, Mass., also issues a catalog of 135 pages, giving complete information of the work they are doing by correspondence in various lines of work. This catalog is mailed free to anyone sufficiently interested to ask for it. "Farm Accounting and Business Methods," above referred to, is just such a publication as the times are demanding, because the farmer of today must be a business man as well. The book is therefore the result of a demand, and one we predict will be used largely in connection with agricultural schools. It looks good to us because it appears to be both scientific and thorough.

A SOURCE OF INSPIRATION

THE BUSINESS EDUCATOR has come to be such a source of inspiration to me that I have long since considered it a part of my necessary equipment. Hence my anxiety not to miss a single number.

R. S. MARLOW,
Prin. Moothart's Bus. College, DeSoto, Mo.

"Clark's Tangible Shorthand" by Frank Chadwick Clark, Author and Publisher, Kansas City, Kans., is the title of two new booklets, 25c. each. "Self Instruction and Reference Book," presents the subject of phonics and shorthand from quite an original stand point. "The First Reader," contains nothing but shorthand notes written in the Clark shorthand characters. Although cheaply gotten up, there seems to be a good deal of merit in it. It is recommended strongly even for children, because of its simplicity.

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When Stanley was exploring "Darkest Africa," he sent a written message, by a native, to a servant in another part of the camp. The native, seeing that the servant read and understood the message, fell on his face and worshipped, believing that both the servant and his master were gods, that they could thus communicate by letter.

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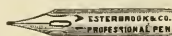
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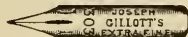


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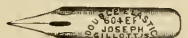
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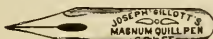
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